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SIXTH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER.



STATE OF MAINE.

JANUARY, 1874.

AUGUSTA:  
SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.  
1874.



SIXTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.



STATE OF MAINE. Insurance Dept.

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PART I.

Fire and Marine Insurance.

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AUGUSTA:

SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.

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SIXTH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER.

PART FIRST.  
FIRE AND MARINE INSURANCE.

*To the Honorable Senate and House of  
Representatives of the State of Maine:*

The Insurance Commissioner has the honor to present the Sixth Annual Report of the Insurance Department of the State of Maine.

Section fifty-six of the Insurance Law requires that "The Commissioner shall preserve, in a proper form, the statements of the condition of every company examined or caused to be examined by him, and all which shall be rendered to him as herein required; and shall annually report to the Legislature the general condition of the insurance companies doing business in this State, with the names and locations of their authorized agents in this State, and such suggestions as he thinks proper, and in connection therewith, shall prepare an abstract of all returns and statements made to him by insurance companies."

Section fifty-four of the Insurance Law requires that, "Every domestic insurance company, and every foreign insurance company doing business in this State shall annually, by the thirty-first day of January, render to the Commissioner an exact statement, under oath, of its condition as it existed on the thirty-first day of December previous, or its last exhibit, setting forth its condition as required by blanks furnished by the Commissioner."

If all the companies would comply with this part of the law, the Insurance Commissioner would be able to present his Report while the Legislature is in session. The sessions of our Legislature are so short, usually closing about the first of March, as to

render it impossible for the Commissioner to present his report earlier, without a change on the part of some of the companies. The greater part of the fire companies reported in January, one as early as the fourth, while several did not report till the last of February, and one not till near the middle of April. It may be true that the life companies cannot present their statements in accordance with the law of the State, on account of their extensive and wide-spread business, and yet I trust, that by another year, an arrangement will be made, so that each company will have its statement returned to this office by the middle of February. The thanks of this department are tendered to the prompt companies.

#### MAINE INSURANCE COMPANIES.

At the close of the year 1873 there were forty-one fire, fire-marine, and marine insurance companies organized under the laws of this State, and authorized to do business therein, of which two were stock fire-marine; two were stock-marine; one was mutual-marine, and thirty-six were mutual fire insurance companies. No new companies were organized during the year.

The Maine Mutual Marine Insurance Company of Bangor has been placed in the hands of receivers appointed by the Supreme Judicial Court.

The Eastern Insurance Company of Bangor was obliged to retire from business in 1872, on account of the severe losses incurred in the Boston fire. The stockholders at once made an assessment of \$192,000, and promptly paid these losses. The company had at the time nearly \$10,000,000 at risk, all of which has been adjusted and settled, with the exception of about fifty policies on dwellings. The business has been managed most admirably by Hon. J. S. Wheelwright, the President of the company, and has proved highly satisfactory to all parties concerned.

The National Insurance Company of Bangor was placed in the hands of receivers at the time of the Boston fire, consisting of Hons. Samuel F. Humphrey, Hiram Ruggles and Nathaniel H. Dillingham of Bangor. The receivers have had many obstacles to encounter in the settlement of the business of the company. If nothing unforeseen arises, it is confidently expected to have all the assets converted into cash about the middle of June, and soon after that time, it is hoped, a small dividend will be declared and paid.

Since the statement of the Union Insurance Company of Bangor was rendered, its capital stock has been reduced \$100,000, by legislative enactment.

The capital invested in the stock companies of the State, at date of this report, is \$590,520. This amount is a mere item to what we need and must have to protect the insurable property of the State. It becomes us then, as a people, to consider from what source our capital is to be derived with which to transact our insurance business.

There seems to be a want of confidence on the part of our own capitalists in regard to investing their money in insurance stocks, and so they place it where it will pay them larger dividends, and, they may think, be safer as an investment.

The experience of the past two years has taught the stockholders of the Bangor insurance companies that they have something to do besides receiving dividends.

Stock companies have been chartered in this State within fifteen months, and as yet have been unable to get subscriptions enough to enable them to commence business.

The people of Maine are most certainly dependent upon foreign capital to safely carry the large risks of fire upon their property. Let our domestic companies take every dollar of fire risk they are able to carry within the limits of the State, and we shall then find but a very small part of the property in the State insured by them. This being our condition in regard to insurance capital, we are forcibly reminded, that as a matter of *policy*, it will be for the interest of the people of the State to be liberal in the admission of foreign capital, and see to it that no restrictions are placed upon insurance capital that will drive it from us into more fruitful fields. And this leads me to the consideration of

#### TAXATION OF INSURANCE COMPANIES.

It has ever been the policy of this State up to the present year, not to tax insurance companies on their *business*. Our domestic companies have paid taxes on their property as other corporations and as individuals have done. It is true that efforts have been made occasionally, to pass a law to tax insurance companies, but the unanimity with which such measures have always been defeated, shows plainly the policy of the people in regard to the matter. There seems to be no valid reason why the *business* of



insurance companies should be taxed, while that of other corporations and individuals is exempt from taxation.

Statistics will show that "the value of the cotton manufactures of the State, for the past year, was nearly twelve and a half millions of dollars; of the manufactures of wool, seven millions; boots and shoes, nearly nine millions; paper, three millions; flour and grist-mill products, two and a quarter millions; iron, cast and forged, two and a half millions; machinery, two and a half millions; edge tools, nearly three-fourths of a million; fertilizers, nearly eighty thousand; menhaden and kerosene oil, a half million; fisheries, more than three-fourths of a million; and canned products of the soil and sea, a million and three-fourths. The value of the ice cut from our rivers was over a half million dollars, and for the present year will be several millions of dollars; of the granite quarried from our rock-bound shores and hills, four and a half millions; of the lime burned, one million eight hundred thousand dollars; and of lumber, nearly ten millions of dollars. The aggregate value of the products of Maine soil and industry for the year 1873, was nearly one hundred and fifty-three millions of dollars."

If the receipts of insurance companies are to be taxed, why not tax the sales of these products? Why not, on the same principle, require all traders and manufacturers to keep an account of sales, and pay a tax on the same to the State? Why not tax all the receipts of railroads, steamboats and stages, for the transportation of passengers, freight, and the mails; of telegraph and express companies for the amount of business done by them? If the business of one individual or company is to be taxed, it would seem to be more equal to tax all alike. So far as the life companies are concerned, it seems exceedingly unjust to place *any* tax upon their business. Nearly all doing business in Maine work on the mutual plan. If mutual companies are taxed, every dollar of that tax comes out of the pockets of the policy-holders of these companies, by diminishing the amount of their annual dividends. The greater part of the policy-holders in life insurance companies, in this State, are undoubtedly persons of small means, who have placed an insurance upon their lives for the protection of their wives and children should death deprive them of their support in life. Many of them have hard work to pay their premiums, and it seems unjust to tax them for money paid out, not only for their families, but in many instances, as the results

show, for the communities where they live, by enabling them, with the money thus received on a policy, to take care of themselves.

The States of Connecticut, Massachusetts, New York, Florida, Indiana, Iowa, Missouri, Minnesota, Oregon, South Carolina and Vermont, place no tax upon life insurance companies. It seems very desirable that Maine should ever be as liberal in her policy as the States named.

As regards the stock companies, life, fire and marine, if a tax should be placed upon their business it would in the end come out of the policy-holders, for the companies thus taxed would raise their rates sufficiently to cover such tax, as they have already done in several of the States.

In cases of loss, the companies transacting business in this State have been exceedingly prompt in making payments.

The amount paid for losses in the Portland fire of July 4, 1866, by the foreign companies, was \$3,850,000.

The whole amount of gross premiums received by the foreign companies doing business in this State during the first five years of the existence of this department was \$3,257,555, the same being \$592,445 less than the losses paid in the Portland fire alone. Our domestic companies lost in the same fire \$750,000, and it failed nearly all having risks there, the policy-holders receiving but a small percentage on their losses. In the Belfast fire of the same year the foreign companies paid \$75,000 for losses. In the Augusta fire the foreign companies paid for losses \$175,000.

The amount of losses by fire in Portland during eleven months ending March 1, 1874, as per report of the chief engineer of the fire department, was \$674,485. The amount of insurance on same was \$420,900, nearly all of which was in foreign companies.

The loss by the fire in Belfast in August last, was \$250,000. Insurance paid, mostly by foreign companies, \$130,000.

The losses incurred by the insurance companies doing business in Maine during 1873, was \$709,297.52.

It will readily be seen that the losses by fire are liable to occur at any moment, and the risk of capital invested in the business is extremely hazardous. There seems to be a vague idea in the minds of many, that the business of insurance is exceedingly profitable, and in accordance with this idea some of the States make a grab upon the money in the treasuries of the insurance companies as if it was legal plunder, not taking into consideration

that such treatment applied to the other various kinds of business of the country would be considered very unjust, to say the least.

The legislature of a State passes a law to tax the *property* of a railroad, and at the same time passes a law to tax the *business* of an insurance company. Why is this distinction made? Why not tax the railroad on all its receipts the same as the insurance company? No good reason can be given, for it is manifest injustice not to have the same rule apply to the one as to the other. It is hoped that the next legislature of this State will do an act of justice to the insurance companies doing business here, and place them on a level with other corporations and individuals, in regard to taxation, in every respect.

#### FRAUDULENT INSURANCE.

There has been much discussion in the press and by letter during the year, in regard to the validity of insurance made on property in a State where the company insuring has no legal existence. I have received many letters asking my construction of the law in this State in regard to the matter, and have invariably answered that there could be no doubt but section 50, of chapter 49, was passed expressly to hold such companies for the acts of their agents. For the information of any who have doubts on the subject, I present a letter received from the Hon. H. A. Plaisted, Attorney General of Maine:

#### STATE OF MAINE.

ATTORNEY GENERAL'S OFFICE, }  
Bangor, February 20, 1871. }

Hon. JOSHUA NYE.—Dear Sir,—I am in receipt of your communication requesting my opinion upon the following question, viz: “Whether or not insurance placed in foreign companies, that have not complied with the laws of this State, is binding upon such companies?” and I have the honor to reply:

1st That if the policy be issued in another State, where the company has a right to issue policies, such policy is good at common law. The laws of the State where the policy is issued afford the rule of validity and construction.

2d. If the policy be issued in this State, by an agent whose company has not complied with the laws of this State, such policy is good by virtue of the insurance law, revised statutes, chapter 49, section 50, which expressly declares the policy valid, though the agent be liable to penalty.

Very respectfully,

Your obedient servant,

H. M. PLAISTED, *Attorney General.*

## COMPEND OF MAINE INSURANCE STATUTES.

For the information of many who are frequently making inquiries in relation to the right of companies and parties to do business under the insurance law of this State, I give the following compend of the law, in part, from the Fourth Annual Report of this department:

Domestic mutual fire and marine companies are subject to no restrictions in respect to their right to do business, and are required to pay no fees of any kind to the State or insurance department, except the fee required of all agents. The officers of such companies are held not to be agents to be licensed, but act as the company, and consequently without license.

"Every domestic insurance company, and every foreign insurance company doing business in this State shall annually, by the thirty-first day of January, render to the Commissioner an exact statement, under oath, of its condition as it existed on the thirty-first day of December previous, or its last exhibit, setting forth its condition as required by blanks furnished by the Commissioner."

Every domestic stock company and mutual life company, before commencing business, and annually thereafter, are to be examined by the Commissioner, and if found solvent and responsible to do business he is to issue his certificate of that fact, and the company is to pay the sum of twenty dollars and traveling expenses. Annual statements are to be made the same as by foreign companies, and agents to be licensed the same.

Companies of other States and foreign countries, before they can do business in this State, are to be licensed by the Commissioner. Before receiving such license the company is to furnish him with a certified copy of its charter and by-laws, and with a statement under oath showing its financial condition according to form prescribed by him. On receiving such copies and statement, the Commissioner shall grant license, if he thinks it ought to be granted; but no such company can be admitted unless it has a bona fide paid up capital or cash assets to the amount of \$100,000. For such license a fee of twenty dollars is to be paid, and one dollar license fee for each agent, in addition to the tax imposed in "An act relating to the taxation of insurance companies," which act took effect March 4, 1874, and is published elsewhere in this report. The licenses granted end in all cases on the first day of July next after being granted, and upon their renewal a like fee is payable.

"Every foreign insurance company doing business in this State, shall annually cause to be published three weeks successively, in some daily or weekly paper printed in the county where said company has a duly authorized agent, or takes policies, a condensed statement of its condition conformable to its last annual report, to the Commissioner; and any such insurance company which shall neglect or refuse to publish such statement shall forfeit not less than fifty dollars."

No person can act as agent of *any insurance company*, domestic or foreign, stock or mutual, without a license. No license can issue until a duplicate power of attorney is filed with the Commissioner from the company or its authorized agent, nor of course can any agent be licensed for an unlicensed company. A fee of one dollar for each agent's license is required to be paid.

Brokers' licenses may also be granted by the Commissioner, which authorize the party to canvass for and place risks with any company authorized to do business in this State, and with any foreign marine company having no agent in this State. A fee of five dollars is payable for each license.

All agents' and brokers' licenses end on the first day of July next after they are granted, but may be renewed for another year by agents' filing a certificate of the company that their agencies are continued, and paying a like fee.

Partnership agencies and brokers are held to require but a single fee.

#### INSURANCE LEGISLATION OF 1874.

Changes were made in several sections of the insurance law, and "An act relating to the taxation of insurance companies" was passed. For the convenience and information of those whom they concern, I publish them all in this report:

#### Chapter 207.

AN ACT to amend section fifty-five, chapter forty-nine of the revised statutes, relating to foreign insurance companies.

*Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:*

That section fifty-five, chapter forty-nine of the revised statutes shall be amended by adding thereto the following words: "and any such insurance company which shall neglect or refuse to publish such statement shall forfeit not less than fifty dollars," so that section fifty-five, as amended, shall read as follows:

*"Sect. 55.* Every foreign insurance company doing business in this State, shall annually cause to be published three weeks successively, in some daily or weekly paper printed in the county where said company has a duly authorized agent, or takes policies, a condensed statement of its condition conformable to its last annual report to the commissioner; and any such insurance company which shall neglect or refuse to publish such statement shall forfeit not less than fifty dollars."

Approved February 28, 1874.

### Chapter 208.

AN ACT to amend section fifty-four, chapter forty-nine of the revised statutes, relating to returns of foreign insurance companies.

*Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:*

SECTION 1. That section fifty-four, chapter forty-nine of the revised statutes, shall be amended by striking out the word "stock" in the first line, and the words "and mutual life insurance company," in the second line, so that the section, as amended, shall read as follows:

*"Sect. 54.* Every domestic insurance company, and every foreign insurance company doing business in this State, shall annually, by the thirty-first day of January, render to the commissioner an exact statement, under oath, of its condition as it existed on the thirty-first day of December previous, or its last exhibit, setting forth its condition as required by blanks furnished by the commissioner."

SECT. 2. Section forty-seven, chapter forty-nine of the revised statutes, is hereby repealed.

Approved February 28, 1874.

### Chapter 226.

AN ACT to amend sections sixty-three and sixty-four of chapter forty-nine of the revised statutes, relating to foreign insurance companies.

*Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows:*

Sections sixty-three and sixty-four of chapter forty-nine of the revised statutes, are hereby amended, by adding after the word "not" in the seventh line of said section sixty-three, the follow-

ing words: "in case no agent of such company can be found, such notice or service served on the State Insurance Commissioner, who shall immediately notify said insurance company by mail, shall be valid and binding on said company as if served on their agent."

Also by striking out after the word "not" in said seventh line the following words: "for the purpose of receiving notice of any fact or proceeding, or service of any process, the agent shall be regarded as still authorized until another is appointed."

Also by adding after the word "agent" in the eleventh line in said section sixty-three, the following words: "or the Insurance Commissioner."

Also by adding after the word "agent" in the fourth line in said section sixty-four, the following words: "or on the Insurance Commissioner as provided in said section sixty-three," so that said sections, as amended, shall read as follows:

"*Sect. 63.* Any person having a claim against any foreign insurance company, may bring a suit therefor in the courts in this State, including trustee suits, and service made on any authorized agent of said company shall be valid and binding on the company, and hold it to answer to such suit; and the judgment rendered therein shall bind the company as a valid judgment in every respect, whether the defendants appear or not. In case no agent of such company can be found, such notice or service served on the State Insurance Commissioner, who shall immediately notify said insurance company by mail, shall be valid and binding on the company as though served on their agent. Unless any such judgment is paid within thirty days after demand made upon any such agent or the Insurance Commissioner by the officer holding the execution, the Commissioner may, on notice and hearing of the parties, suspend the power of the company to do business in this State until it is paid; and if the company or any agent thereof issues any policy in this State during such suspension, said company and agent shall each forfeit not exceeding one hundred dollars. But any policy so issued shall be binding on the company in favor of the holder."

"*Sect. 64.* All notices and processes which by any law, by-law or provision of any policy, any insured or other person has occasion to give or serve on any such company, may be given to or served on its agent, or on the Insurance Commissioner, as provided in said section sixty-three, with like effect as if given or served

on the principal. Such agents and the agents of all domestic companies shall be regarded as in the place of the company in all respects regarding any insurance effected by them. The company shall be bound by their knowledge of the risk and of all matters connected therewith. Omissions and misdescriptions known to the agent shall be regarded as known by the company, and waived by it the same as if noted in the policy."

Approved March 3, 1874.

## Chapter 251.

AN ACT relating to the taxation of insurance companies.

*Be it enacted by the Senate and House of Representatives in Legislature assembled, as follows :*

SECTION 1. Every insurance company or association which is or may be admitted to do business in this State, not incorporated or associated under the laws thereof, shall, as hereinafter provided, annually pay a tax upon all premiums received, whether in cash or in notes absolutely payable, in excess over losses actually paid during the year, on contracts made in this State, for the insurance of life, property, or interests therein, at the rate of two per cent. per annum.

SECT. 2. In determining the amount of tax due, under the preceding section of this act, there shall be deducted on each case, from the full amount of premiums received the amount, if any, paid for losses during the year; unused balances on notes taken for premiums on open policies; and all sums repaid or allowed for return premiums on cancelled policies, and the legal reserve required on life policies; and the tax shall be computed on the net amount thus actually received by said companies or their agents for the year, as aforesaid.

SECT. 3. Every company or association which by the provisions of this act is required to pay a tax, shall, on or before the thirty-first day of January, in each year, make a return, under oath, to the Insurance Commissioner, stating the amount of all premiums received by said company, either in cash or notes absolutely payable, during the year ending on the thirty-first of December next previous, and also the amount to be deducted therefrom, under the provisions of this act, specifying the whole amount thereof, and also the classes of deductions and amount of each class. Said



tax shall be assessed by the State Treasurer, upon the certificate of the Insurance Commissioner, to be seasonably furnished therefor, on or before the first day of April, the same to be paid on or before the first day of May then next. It shall be the duty of the Treasurer to notify the several companies of the assessment, and unless the same be paid as aforesaid, the Commissioner shall suspend the right of the company to do any further business in the State until the tax is paid.

SECT. 4. This act shall take effect when approved.

Approved March 4, 1874.

#### COMPANIES OF OTHER STATES AND FOREIGN COUNTRIES.

At the close of the year 1873, there were seventy-nine fire and fire-marine companies of other States and countries authorized to transact business in Maine, of which seventy-six were stock and three mutual companies.

During this year, and up to the date of this report, nine companies have been admitted, making eighty-eight now licensed to do business in the State. Three companies were excluded or withdrawn from the State during the year.

The following tables show the fire, fire-marine and marine insurance companies authorized to do business in Maine at date of this report, and the companies admitted, withdrawn and excluded, since date of last report:

#### *Fire, Fire-Marine and Marine Insurance Companies now authorized to do business in Maine.*

##### MAINE STOCK COMPANIES.

Name of Company.	Location.	Name of Company.	Location.
Bangor .....	Bangor.	Ocean .....	Portland.
Merchants' Marine .....	Bangor.	Union .....	Bangor.

##### MAINE MUTUAL COMPANIES.

Bangor .....	Bangor.	Gorham Farmers' .....	Gorham.
Brunswick Farmers' .....	Brunswick	Harpwell .....	Harpwell.
Casco .....	Casco.	Harrison .....	Harrison.
Cumberland .....	Cumberland.	Hope .....	Hope.
Danville .....	Danville.	Jay .....	Jay.
Eastport .....	Eastport.	Kennebunk .....	Kennebunk.
Eliot and Kittery .....	Eliot.	Lovell .....	Lovell.
Falmouth .....	Falmouth.	Monmouth .....	Monmouth.
Fayette .....	Fayette.	North Yarmouth .....	North Yarmouth.
Fryeburg .....	Fryeburg.	Norway .....	Norway.

## MAINE MUTUAL COMPANIES—(CONCLUDED.)

Name of Company.	Location.	Name of Company.	Location.
Otisfield.....	Otisfield.	Warren Farmers'.....	Warren.
Penobscot.....	Bangor.	Waterford.....	Waterford.
Piscataquis.....	Dover.	Wells.....	Wells.
Raymond.....	Raymond.	West Bangor and Hermon.....	Hermon.
Saco.....	Saco.	Wilton.....	Wilton.
Sidney.....	Sidney.	Windham.....	Windham.
Somerset.....	Skowhegan.	Woolwich.....	Woolwich.
Thomaston.....	Thomaston.	Boothbay, (Marine).....	Boothbay.
Union Farmers'.....	Union.		

## COMPANIES OF OTHER STATES AND COUNTRIES.

<i>Ætna</i> .....	Chicago, Ill.	* Home Ins. and Banking..	Galveston, Tex.
<i>Ætna</i> .....	Hartford, Conn.	Howard.....	New York City.
Agricultural.....	Watertown, N. Y.	Humboldt.....	Newark, N. J.
Alemannia Fire.....	Cleveland, Ohio.	Imperial Fire.....	London, England.
Alemannia Fire.....	Pittsburg, Pa.	Ins. Co. of No. America..	Philadelphia, Pa.
Amazon.....	Cincinnati, Ohio.	Irving.....	New York City.
American Central.....	St. Louis, Mo.	* Kansas.....	Leavenworth, Kan.
American Fire.....	Philadelphia, Pa.	L. and L. and Globe.....	Liverpool, Eng.
Atlantic.....	Brooklyn, N. Y.	London Assurance Corp.....	London, Eng.
Atlantic and Pacific.....	Chicago, Ill.	* Lycoming Fire.....	Muncy, Pa.
Atlantic F. and M.....	Providence, R. I.	Manhattan Fire.....	New York City.
Atlas.....	Hartford, Conn.	Manufacturers' F. and M.....	Boston, Mass.
Brewers' Fire of America..	Milwaukee, Wis.	* Mercantile.....	Chicago, Ill.
Citizens'.....	Newark, N. J.	Merchants'.....	Newark, N. J.
* Clay F. and M.....	Newport, Ky.	Merchants'.....	Providence, R. I.
Commerce.....	Albany, N. Y.	Meriden Fire.....	Meriden, Conn.
Commercial Union.....	London, England.	* Millville Mutual M. and F.	Milville, N. J.
Connecticut Fire.....	Hartford, Conn.	Narragansett F. and M.....	Providence, R. I.
Continental.....	New York City.	National Fire.....	Hartford, Conn.
Dwelling House.....	Boston, Mass.	National Fire..	New York City.
Equitable F. and M.....	Providence, R. I.	Newport F. and M.....	Newport, R. I.
Fame.....	Philadelphia, Pa.	No. British & Mercantile, Lon. & Edinburgh	
Farmers' Mutual.....	York, Pa.	Northwestern National..	Milwaukee, Wis.
Fire Association.....	Philadelphia, Pa.	Orient Fire.....	Hartford, Conn.
Fireman's Fund.....	San Francisco, Cal.	Penn Fire.....	Philadelphia, Pa.
First National Fire.....	Worcester, Mass.	Pennsylvania Fire.....	Philadelphia, Pa.
Franklin.....	Boston, Mass.	People's.....	Newark, N. J.
Franklin.....	Indianapolis, Ind.	Phenix.....	Brooklyn, N. Y.
Franklin Fire.....	Philadelphia, Pa.	Phoenix.....	Hartford, Conn.
German.....	Erie, Pa.	* Planters'.....	Memphis, Tenn.
German American.....	New York City.	Providence Washington..	Providence, R. I.
Germania Fire.....	New York City.	Queen.....	Liverpool, England.
Girard F. and M.....	Philadelphia, Pa.	Quincy Mutual Fire.....	Quincy, Mass.
Globe.....	Chicago, Ill.	* Ridgewood.....	Brooklyn, N. Y.
Gloucester Fire.....	Gloucester, Mass.	Rochester German.....	Rochester, N. Y.
Hanover Fire.....	New York City.	Rochester German.....	Rochester, N. Y.
Hartford Fire.....	Hartford, Conn.	Rochester German.....	Rochester, N. Y.
Hoffman Fire.....	New York City.	Rochester German.....	Rochester, N. Y.
Holyoke Mutual Fire.....	Salem, Mass.	Rochester German.....	Rochester, N. Y.
Home.....	New York City.	Rochester German.....	Rochester, N. Y.

\* Admitted since December 31st.

## INSURANCE COMMISSIONER'S REPORT.

## COMPANIES OF OTHER STATES AND COUNTRIES—(CONCLUDED.)

Name of Company.	Location.	Name of Company.	Location.
Springfield F. and M. ....	Springfield, Mass.	Traders and Mechanics' ....	Lowell, Mass.
St. Nicholas .....	New York City	Westchester Fire .....	New Rochelle, N. Y.
Trade .....	Camden, N. J.	Western Assurance .....	Toronto, Canada.
Traders' .....	Chicago, Ill.	Workingmen's Nat'l .....	New Orleans, La.

*Fire and Fire-Marine Insurance Companies of other States and Countries admitted to transact business in Maine from date of last Report to date of this Report.*

NAME OF COMPANY.	Location.	Date of Admission.	Capital paid up.
Ætna .....	Chicago, Ill. ....	December 15, 1873 ...	\$212,400
Atlantic .....	Brooklyn, N. Y. ....	November 10, 1873 ...	200,000
Atlantic and Pacific .....	Chicago, Ill. ....	August 4, 1873 .....	224,500
Atlas .....	Hartford, Conn. ....	September 25, 1873 ...	200,000
Citizens' .....	Newark, N. J. ....	October 13, 1873 .....	200,000
Clay Fire and Marine. ....	Newport, Ky. ....	February 27, 1874 .....	200,000
Farmers' Mutual .....	York, Pa. ....	September 1, 1873 .....	None.
Fire Association .....	Philadelphia, Pa. ....	May 19, 1873 .....	500,000
Franklin .....	Boston, Mass. ....	May 7, 1873 .....	200,000
Franklin .....	Indianapolis, Ind. ....	October 20, 1873 .....	234,400
German American .....	New York City .....	September 25, 1873 .....	1,000,000
Globe .....	Chicago, Ill. ....	September 1, 1873 .....	300,000
Great Western .....	New Orleans, La. ....	August 8, 1873 .....	207,500
Home Ins. and Banking ...	Galveston, Texas ....	April 15, 1874 .....	205,000
Humboldt .....	Newark, N. J. ....	October 18, 1873 .....	200,000
Irving .....	New York City .....	May 27, 1873 .....	200,000
Kansas .....	Leavenworth, Kan. ...	January 23, 1874 .....	200,000
London Assurance Corporati'n	London, Eng. ....	May 24, 1873 .....	2,241,375
Lycorning .....	Muncy, Pa. ....	February 20, 1874 .....	None.
Mercantile .....	Chicago, Ill. ....	March 18, 1874 .....	214,000
Millville Mutual M. and F..	Millville, N. J. ....	February 2, 1874 .....	None.
Peoples' .....	Newark, N. J. ....	September 15, 1873 ...	200,000
Planters' .....	Memphis, Tenn. ....	March 6, 1874 .....	200,000
Ridgewood .....	Brooklyn, N. Y. ....	January 17, 1874 .....	200,000
Rochester German .....	Rochester, N. Y. ....	September 30, 1873 ...	100,000
Safeguard .....	Philadelphia, Pa. ....	April 1, 1874 .....	200,000
Trade .....	Camden, N. J. ....	August 18, 1873 .....	150,000
Western Assurance .....	Toronto, Canada ....	October 24, 1873 .....	222,696
Workingmen's National. ....	New Orleans, La. ....	December 1, 1873 .....	207,255
			<b>\$8,419,126</b>

*Fire and Fire-Marine Insurance Companies of other States withdrawn and excluded during the year.*

Name of Company.	Location.	Name of Company.	Location.
Alps .....	Erie, Pa.	North Missouri .....	Macon, Mo.
Great Western .....	New Orleans, La.		

## BUSINESS OF 1873.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital, on the 31st day of December, 1873, and the income and expenditures for the year ending December 31, 1873, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 2 shows the nature of the assets on the 31st day of December, 1873, of fire, fire-marine, and marine insurance companies transacting business in this State.

Table No. 3 shows the nature of the liabilities on the the 31st day of December, 1873, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 4 shows the nature of the income during the year ending December 31, 1873, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 5 shows the nature of the expenditures during the year ending December 31, 1873, of fire, fire-marine and marine insurance companies transacting business in this State.

Table No. 6 shows the risks in force, risks written, and premiums received thereon, and losses paid, of fire, fire-marine and marine insurance companies transacting business in this State, for the year ending December 31, 1873.

Table No. 7 shows the business transacted in Maine, during the year ending December 31, 1873, by fire, fire-marine and marine insurance companies.

The domestic stock companies have received premiums on fire risks, amounting to \$20,269.59, and paid losses on same, amounting to \$40,265.43, it being 198 per cent. of losses to premiums.

The same companies have received for premiums on marine risks \$268,825.34, and paid for losses \$132,289.92, it being 49 per cent. of premiums received.

The ratio of total losses paid to total premiums received, on fire and marine business, by Maine stock companies, is 60 per cent.

The companies of other States and countries have received premiums amounting to \$861,132.31, and paid losses amounting to \$561,528.35, or 65 per cent. of premiums received.

Table No. 8 shows the assets, risks in force, and risks written and losses paid during the year, of Maine mutual fire and marine insurance companies.

Several of these mutual companies are well managed, are perfectly safe and reliable, and are doing a large business, while it must be admitted that the larger part of them are insignificant in the amount of their business, and a few material losses would end their existence, as it has done with many in the past.

These companies have paid for losses during the year, \$41,-681.51.

The assets of the mutual companies amount to \$886,429.68, of which amount \$773,448.57 consist of premium notes.

Respectfully submitted.

JOSHUA NYE,

*Insurance Commissioner.*

AUGUSTA, April 15, 1874.

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# STATISTICAL TABLES.

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**TABLE I.**—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1873, and the Income and Expenditures for the year ending December 31st, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State..*

NAME OF COMPANY.	Paid up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Liabilities, including Capital.	Surplus over all Liabilities.	Income.	Expenditures.
<b>MAINE STOCK COMPANIES.</b>								
Bangor .....	\$200,520	\$315,218 11	\$118,903 61	\$196,314 50	\$319,423 61	—\$4,205 50	\$316,160 12	\$168,717 50
Merchants' Marine .....	150,000	277,768 12	110,670 83	167,095 29	280,670 83	17,095 29	110,230 05	98,674 33
Ocean .....	140,000	242,001 41	76,005 75	166,995 66	216,005 75	25,995 66	102,812 90	92,632 13
Union .....	* 200,000	\$23,351 82	182,980 81	140,371 01	382,980 81	—59,628 99	267,710 36	498,027 68
Totals .....	\$690,520	\$1,158,337 46	\$486,561 00	\$669,776 46	\$1,179,081 00	—\$20,743 54	\$886,913 43	\$848,051 64
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Etna, Ill .....	\$212,400	\$215,129 98	\$1,617 16	\$213,512 82	\$214,017 16	\$1,112 82	\$3,234 32	\$1,550 00
Etna, Conn .....	3,000,000	6,845,802 03	2,354,015 84	3,491,786 19	6,384,015 84	491,766 19	4,960,697 18	4,815,331 75
Agricultural, N. Y. ....	200,000	826,470 46	715,035 91	111,434 55	915,035 91	† —88,565 45	629,811 67	636,144 07
Allemania Fire, O .....	250,000	443,841 05	175,252 79	268,588 26	425,252 79	18,588 26	258,509 32	297,746 56
Allemania Fire, Pa. ....	150,000	429,403 26	223,955 25	205,448 01	373,955 25	55,448 01	369,039 40	254,965 28
Amazon, O .....	500,000	842,479 75	342,296 93	500,182 82	842,296 93	182 82	614,507 94	691,146 25
American Central, Mo. ....	275,000	627,354 95	335,834 85	291,520 10	610,834 85	16,520 10	611,263 92	524,637 65
American Fire, Pa .....	400,000	949,164 50	495,648 01	453,516 49	895,648 01	53,516 49	425,845 08	567,310 56
Atlantic, N. Y. ....	200,000	372,843 89	123,076 47	249,767 42	323,076 47	49,767 42	327,930 67	281,969 86
Atlantic and Pacific, Ill. ....	224,500	310,857 05	98,022 71	212,834 34	322,522 71	—11,665 66	196,574 22	99,408 16
Atlantic F. and M., R. I. ....	200,000	231,348 29	35,756 53	195,591 76	235,756 53	—4,408 24	92,727 27	220,469 91
Atlas, Conn .....	200,000	315,502 12	98,577 20	216,924 92	298,877 20	16,624 92	172,209 44	54,941 84
Brewer's Fire of America, Wis ..	200,000	486,230 16	233,590 18	246,639 98	439,590 18	46,639 98	466,085 41	374,114 51
Citizens', N. J. ....	200,000	332,784 59	117,093 87	215,690 87	317,093 72	15,690 87	233,913 88	178,753 17
Commerce, N. Y. ....	200,000	370,608 64	123,373 80	247,234 84	323,373 80	47,234 84	217,572 88	232,581 85

# STATISTICAL TABLES.

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Connecticut Fire, Conn .....	500,000	765,234 00	178,251 55	586,982 45	678,251 55	86,932 45	364,535 35	270,108 39
Continental, N. Y. ....	1,000,000	2,255,937 08	1,117,963 17	1,137,973 91	2,117,963 17	137,973 91	1,740,274 96	1,651,304 59
Dwelling House, Mass. ....	300,000	357,624 34	51,117 70	306,506 64	351,117 70	6,506 64	77,692 35	22,101 76
Equitable F. and M., R. I. ....	200,000	293,924 93	80,183 34	213,741 59	280,183 34	13,741 59	133,087 42	419,934 62
Fame, Pa. ....	200,000	239,743 19	63,194 63	176,528 56	263,194 63	23,471 44	119,353 35	94,508 93
Fire Association, Pa. ....	500,000	2,584,939 75	1,929,719 71	655,220 04	2,429,719 71	155,220 04	1,047,800 74	459,139 31
Firemans' Fund, Cal. ....	300,000	572,499 06	241,498 64	331,000 42	541,498 64	31,000 42	603,642 15	564,880 26
First National Fire, Mass. ....	100,000	195,949 37	81,175 59	114,773 78	181,175 59	14,773 78	132,565 29	123,510 48
Franklin, Mass. ....	200,000	275,937 15	66,418 18	209,518 97	266,418 18	9,518 97	109,894 98	63,479 36
Franklin, Ind. ....	234,400	327,613 95	65,784 26	261,829 69	300,184 26	27,429 69	117,688 07	51,764 20
Franklin Fire, Pa. ....	400,000	3,200,718 61	2,589,132 04	611,586 57	2,989,132 04	211,586 57	1,533,237 93	1,844,378 20
German, Pa. ....	200,000	357,887 87	235,639 07	122,248 80	435,639 07	77,751 20	401,207 42	393,151 94
German American, N. Y. ....	1,000,000	1,672,362 59	484,114 90	1,188,247 69	1,484,114 90	188,247 69	973,776 42	708,535 28
Germania Fire, N. Y. ....	500,000	1,238,327 15	492,980 19	745,346 96	992,980 19	245,346 96	866,662 95	915,031 07
Girard, F. and M., Pa. ....	300,000	776,108 11	336,471 22	439,636 89	636,471 22	139,636 89	456,525 75	303,632 61
Globe, Ill. ....	308,000	457,206 98	189,036 83	268,170 15	489,036 83	31,829 85	306,449 11	171,671 39
Gloucester Fire, Mass. ....	100,000	142,584 65	53,824 16	88,760 49	153,824 16	11,239 51	71,778 51	42,005 91
Hanover Fire, N. Y. ....	400,000	1,085,337 60	547,793 81	537,543 79	947,793 81	137,543 79	833,304 91	751,330 45
Hartford Fire, Conn. ....	1,000,000	2,416,681 51	1,217,310 62	1,198,370 89	2,217,310 62	198,370 89	2,353,709 35	1,876,825 53
Hoffman Fire, N. Y. ....	200,000	343,046 37	112,216 93	230,829 44	312,216 93	30,829 44	304,346 63	307,795 49
Home, N. Y. ....	2,500,000	4,852,697 65	2,113,709 90	2,738,987 75	4,613,709 90	238,987 75	3,364,563 58	2,875,383 78
Howard, N. Y. ....	500,000	888,698 50	133,312 12	555,386 38	633,312 12	55,386 38	282,421 71	195,468 74
Humboldt, N. J. ....	500,000	309,611 76	89,508 09	220,103 67	289,508 09	20,103 67	197,711 74	137,452 12
Ins. Co. of No. America, Pa. ....	500,000	3,263,000 00	2,302,546 83	960,453 17	2,802,546 83	460,453 17	3,622,586 89	3,518,040 24
Irving, N. Y. ....	200,000	280,538 56	76,368 65	204,169 91	276,368 65	4,169 91	129,139 70	166,054 32
Manhattan Fire, N. Y. ....	250,000	586,450 56	251,364 11	335,086 45	501,364 11	85,086 45	647,991 82	562,979 76
Manufacturers F. and M., Mass. ....	500,000	820,298 96	330,017 58	490,281 38	830,017 58	9,718 62	543,509 67	280,598 08
Merchants, N. J. ....	200,000	677,341 40	209,600 47	467,740 97	409,600 47	267,740 97	399,704 42	257,791 63
Merchants, R. I. ....	200,000	346,127 29	130,619 53	215,507 76	330,619 53	15,507 76	224,553 72	353,739 92
Meriden Fire, Conn. ....	200,000	289,262 18	78,203 56	211,058 62	278,203 56	11,058 62	148,976 19	107,933 60

—Impairment of capital.  
 \* Capital reduced to \$100,000 since December 31st, 1873.  
 † Since December statement \$200,000 has been paid in by stockholders to make up above impairment.  
 ‡ A supplementary statement made February 20, 1874, shows a surplus beyond capital of \$7,266 81.  
 § See note page 128.



**TABLE I.**—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital, on the 31st day of December, 1873, and the Income and Expenditures for the year ending December 31st, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Paid up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Liabilities, including Capital.	Surplus over all Liabilities.	Income.	Expenditures.
<b>MAINE STOCK COMPANIES.</b>								
Bangor .....	\$200,520	\$316,218 11	\$118,903 61	\$196,314 50	\$319,423 61	—\$4,205 60	\$116,160 12	\$168,717 50
Merchants' Marine .....	150,000	277,766 12	110,670 83	167,095 29	260,670 83	17,095 29	110,230 05	98,674 33
Ocean .....	140,000	242,001 41	76,005 75	165,995 66	216,005 75	25,995 66	102,812 90	92,632 13
Union .....	* 200,000	\$23,351 82	182,980 81	140,371 01	332,980 81	—59,628 99	257,710 36	438,027 68
<b>Totals .....</b>	<b>\$690,520</b>	<b>\$1,158,337 46</b>	<b>\$486,561 00</b>	<b>\$669,776 46</b>	<b>\$1,179,081 00</b>	<b>—\$20,743 54</b>	<b>\$586,913 43</b>	<b>\$848,061 64</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Etna, Ill .....	\$212,400	\$215,129 98	\$1,617 16	\$213,512 82	\$214,017 16	\$1,112 82	\$3,234 32	\$1,550 00
Etna, Conn .....	3,000,000	5,845,802 03	2,334,015 84	3,491,786 19	5,364,015 84	491,786 19	4,960,597 18	4,815,331 75
Agricultural, N. Y .....	200,000	826,470 46	715,035 91	111,434 55	916,035 91	+	629,811 67	636,144 07
Allemania Fire, O .....	250,000	443,841 05	175,252 79	268,588 26	425,252 79	18,588 26	258,509 32	297,748 56
Allemania Fire, Pa .....	150,000	429,403 26	223,355 25	205,448 01	373,955 25	55,448 01	369,039 40	254,965 28
Amazon, O .....	500,000	842,479 75	342,296 93	500,182 82	842,296 93	182 82	514,507 94	691,146 25
American Central, Mo .....	275,000	627,354 95	335,834 85	291,520 10	610,834 85	16,520 10	611,263 92	534,627 65
American Fire, Pa .....	400,000	949,164 50	495,648 01	453,516 49	895,648 01	53,516 49	425,845 08	567,310 56
Atlantic, N. Y .....	200,000	372,843 99	123,076 47	249,767 42	333,076 47	49,767 42	327,330 67	261,969 86
Atlantic and Pacific, Ill .....	224,500	310,857 05	98,022 71	212,834 34	322,522 71	—11,665 66	196,574 22	99,408 16
Atlantic F. and M., R. I .....	200,000	231,348 29	35,756 53	195,591 76	235,756 53	—4,408 24	92,727 27	220,469 91
Atlas, Conn .....	200,000	315,502 12	98,377 20	216,624 92	298,877 20	16,624 92	172,209 44	54,941 84
Brewers' Fire of America, Wis .....	200,000	486,230 16	239,590 18	246,639 98	439,590 18	46,639 98	466,085 41	374,114 51
Citizens', N. J .....	200,000	332,784 69	117,093 72	215,690 87	317,093 72	15,690 87	233,913 88	178,763 17
Commerce, N. Y .....	200,000	370,608 64	123,373 80	247,234 84	323,373 80	47,234 84	217,572 88	232,581 85

# STATISTICAL TABLES.

XXI.

Connecticut Fire, Conn	500,000	765,234 00	178,251 55	586,982 45	678,251 55	86,982 45	364,535 35	270,108 39
Continental, N. Y.	1,000,000	2,256,937 08	1,117,963 17	1,137,973 91	2,117,963 17	137,973 91	1,740,274 96	1,651,304 59
Dwelling House, Mass	300,000	357,624 34	51,117 70	306,506 64	351,117 70	6,506 64	77,692 35	22,101 76
Equitable F. and M., R. I.	200,000	293,924 93	80,183 34	213,741 59	280,183 34	13,741 59	193,087 42	419,934 62
Fame, Pa.	200,000	239,713 19	63,194 63	176,528 56	263,194 63	23,471 44	119,353 35	94,508 93
Fire Association, Pa.	500,000	2,584,939 75	1,929,719 71	655,220 04	2,429,719 71	155,220 04	1,047,800 74	459,139 31
Fireman's Fund, Cal.	300,000	572,499 06	241,498 64	331,000 42	541,498 64	31,000 42	603,642 15	564,880 26
First National Fire, Mass	100,000	195,949 37	81,175 69	114,773 78	181,175 69	14,773 78	132,565 29	123,510 48
Franklin, Mass.	200,000	275,937 15	66,418 18	209,518 97	266,418 18	9,518 97	109,894 98	63,479 36
Franklin, Ind.	234,400	327,613 95	65,784 26	261,829 69	300,184 26	27,429 69	117,688 07	51,764 20
Franklin Fire, Pa.	400,000	3,200,718 61	2,589,132 04	611,586 57	2,989,132 04	211,586 57	1,533,237 93	1,844,978 20
German, Pa.	200,000	357,887 87	235,639 07	122,248 80	435,639 07	77,751 20	401,207 42	393,151 94
German American, N. Y.	1,000,000	1,672,362 59	484,114 90	1,188,247 69	1,484,114 90	188,247 69	973,776 42	708,535 28
Germania Fire, N. Y.	500,000	1,238,327 15	492,980 19	745,346 96	992,980 19	245,346 96	866,662 95	915,031 07
Gilford, F. and M., Pa.	300,000	776,108 11	336,471 22	439,636 89	636,471 22	139,636 89	456,525 75	303,632 61
Globe, Ill.	300,000	457,206 98	189,036 83	268,170 15	489,036 83	31,829 85	306,449 11	171,671 39
Gloucester Fire, Mass.	100,000	142,584 65	53,894 16	88,760 49	153,824 16	11,239 51	71,778 51	42,005 91
Hanover Fire, N. Y.	400,000	1,085,337 60	547,793 81	537,543 79	947,793 81	137,543 79	833,304 91	751,930 45
Hartford Fire, Conn.	1,000,000	2,418,681 51	1,217,310 62	1,198,370 89	2,217,310 62	198,370 89	2,363,709 36	1,876,825 53
Hoffman Fire, N. Y.	200,000	343,046 37	112,216 93	230,829 44	312,216 93	30,829 44	304,346 63	307,795 49
Home, N. Y.	2,500,000	4,852,697 65	2,113,709 90	2,738,987 75	4,613,709 90	238,987 75	3,364,563 58	2,875,383 78
Howard, N. Y.	500,000	688,698 50	133,312 12	555,386 38	683,312 12	55,386 38	282,421 71	185,468 74
Humboldt, N. J.	200,000	309,611 76	89,508 09	220,103 67	289,508 09	20,103 67	197,711 74	137,452 12
Ins. Co. of No. America, Pa.	500,000	3,263,000 00	2,302,546 83	960,453 17	2,802,546 83	460,453 17	3,522,566 89	3,518,040 34
Irving, N. Y.	200,000	280,538 56	76,368 65	204,169 91	276,368 65	4,169 91	129,129 70	166,054 32
Manhattan Fire, N. Y.	250,000	586,450 56	251,364 11	335,086 45	501,364 11	85,086 45	647,991 82	562,979 76
Manufacturers' F. and M., Mass.	500,000	820,298 96	330,017 58	490,281 38	830,017 58	\$—,718 62	543,509 67	280,598 08
Merchants', N. J.	200,000	677,341 44	299,600 47	467,740 97	409,600 47	267,740 97	399,704 42	267,791 63
Merchants', R. I.	200,000	346,127 29	130,619 53	215,507 76	330,619 53	15,507 76	224,553 72	353,739 52
Meriden Fire, Conn.	200,000	289,262 18	78,203 56	211,058 62	278,203 56	11,058 62	148,976 19	107,933 60

—Impairment of capital.  
 \* Capital reduced to \$100,000 since December 31st, 1873.  
 † Since December statement \$200,000 has been paid in by stockholders to make up above impairment.  
 ‡ A supplementary statement made February 20, 1874, shows a surplus beyond capital of \$7,266 81.  
 § See note page 128.

TABLE I. — (CONCLUDED.)

NAME OF COMPANY.	Paid up Capital.	Gross Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders.	Liabilities, including Capital.	Surplus over all Liabilities.	Income.	Expenditures.
Narragansett F. and M., k. I. . . . .	\$200,000	\$371,065 63	\$200,352 07	\$170,713 46	\$400,352 07	—\$28,286 54	\$342,192 63	\$467,065 36
National Fire, Conn. . . . .	500,000	831,850 28	241,552 39	590,297 89	741,552 39	90,297 89	464,140 67	893,294 80
National Fire, N. Y. . . . .	200,000	321,596 43	75,556 66	246,039 77	275,556 66	45,039 77	175,505 63	225,599 74
Newport F. and M., R. I. . . . .	300,000	292,131 67	74,714 60	217,417 07	274,714 60	17,417 07	320,435 24	282,654 26
Northwestern National, Wis. . . . .	200,000	521,518 92	149,835 39	371,683 53	449,835 39	71,683 53	451,965 77	315,709 93
Orient Fire, Conn. . . . .	350,000	672,059 12	259,065 21	412,993 91	609,065 21	62,993 91	460,746 36	365,751 27
Penn Fire, Pa. . . . .	200,250	412,100 08	187,144 63	224,955 45	387,394 63	24,705 45	373,933 48	268,264 72
Pennsylvania Fire, Pa. . . . .	400,000	1,386,748 63	865,210 71	521,537 82	1,265,210 71	121,537 82	786,538 66	728,505 76
People's, N. J. . . . .	200,000	365,814 73	123,112 11	242,702 62	333,112 11	42,702 62	256,014 03	196,289 98
Phoenix, N. Y. . . . .	1,000,000	2,008,947 05	825,738 72	1,183,208 33	1,825,738 72	183,208 33	1,744,782 12	1,665,268 07
Phoenix, Conn. . . . .	600,000	1,678,613 77	912,281 79	766,331 98	1,512,281 79	166,331 98	1,613,222 67	1,394,323 50
Providence Washington, R. I. . . . .	200,000	261,964 26	61,603 48	200,060 78	261,603 48	60 78	110,236 77	95,171 38
Rochester German, N. Y. . . . .	100,000	164,541 59	37,802 66	126,738 93	137,802 66	26,738 93	85,305 22	41,860 96
Roger Williams, R. I. . . . .	200,000	301,435 23	85,036 97	216,398 26	285,036 97	16,398 26	173,729 15	101,232 48
St Paul F. and M., Minn. . . . .	400,000	723,632 21	274,617 44	454,014 77	674,617 44	54,014 77	591,712 13	476,939 41
Shoe and Leather, Mass. . . . .	300,000	370,894 60	68,337 00	302,557 60	368,337 00	2,557 60	133,332 64	68,748 38
Springfield F. and M., Mass. . . . .	500,000	1,067,134 41	486,569 30	580,565 11	986,569 30	80,565 11	707,770 55	687,352 76
St. Nicholas, N. Y. . . . .	150,000	239,552 43	64,816 90	174,735 53	214,816 90	24,735 53	176,146 55	183,219 30
Trade, N. J. . . . .	150,000	176,838 16	63,385 00	113,453 16	213,385 00	—36,546 84	44,364 98	13,857 46
Traders', Ill. . . . .	500,000	746,109 25	120,168 84	625,940 41	690,168 84	125,940 41	406,660 92	261,158 28
Traders and Mechanics, Mass. . . . .	100,000	130,262 62	24,999 15	105,363 47	124,999 15	5,363 47	40,134 02	54,356 52
Westchester Fire, N. Y. . . . .	200,000	652,787 24	373,427 83	279,359 41	573,427 83	79,359 41	712,098 53	665,245 79
Workingmen's National, La. . . . .	207,255	247,822 08	26,687 35	221,134 73	233,942 35	13,879 73	8,176 78	14,844 88
Totals . . . . .	\$26,753,805	\$58,222,612 07	\$26,930,440 93	\$31,292,217 14	\$53,692,245 93	\$4,539,366 14	\$41,554,651 18	\$37,459,438 86

MUTUAL COMPANIES OF OTHER STATES.									
-	\$191,216 42	\$155,453 64	\$35,762 78	\$155,453 64	\$35,762 78	\$239,087 44	\$187,420 37		
-	294,263 50	176,217 66	118,045 84	176,217 66	118,045 84	130,436 98	156,647 10		
-	259,792 91	206,981 45	52,811 46	206,981 45	52,811 46	106,882 57	411,044 12		
-	\$745,272 83	\$538,652 75	\$206,620 08	\$538,652 75	\$206,620 08	\$475,406 99	\$755,111 59		
Totals .....									
COMPANIES OF FOREIGN COUNTRIES.									
-	\$552,124 86	\$322,883 63	\$229,241 33	\$322,883 63	\$229,241 33	\$656,637 16	\$503,577 32		
-	904,496 64	579,062 77	325,433 87	579,062 77	325,433 87	976,434 78	1,296,508 64		
-	3,383,468 81	2,272,246 21	1,111,222 60	2,272,246 21	1,111,222 60	3,297,578 72	2,874,269 99		
-	561,138 27	253,067 76	308,070 51	253,067 76	308,070 51	428,247 68	353,601 66		
-	1,639,824 57	876,375 12	763,449 45	876,375 12	763,449 45	1,605,548 71	1,394,788 30		
-	920,737 99	536,224 70	324,613 29	536,224 70	324,613 29	1,129,307 03	861,897 81		
-	1,827,984 08	1,451,604 29	376,379 79	1,451,604 29	376,379 79	2,131,596 01	1,781,945 95		
-	564,295 89	228,923 26	335,372 63	228,923 26	335,372 63	618,455 81	549,871 06		
-	\$222,696								
-	\$222,696	\$10,354 071 11	\$3,773,683 47	\$6,803,083 64	\$3,550,987 47	\$10,744,806 90	\$9,616,410 73		
Totals .....									

# Recapitulation.

\$690,520	\$1,158,337 46	\$488,561 00	\$669,776 46	\$1,179,081 00	—\$20,743 54	\$528,913 43	\$848,051 64
26,753,805	58,222,612 07	26,930,440 93	31,292,171 14	53,682,245 93	4,538,368 14	41,554,651 18	37,459,438 36
-	745,272 83	538,652 75	206,620 08	538,652 75	206,620 08	475,406 99	755,111 59
222,696	10,354 071 11	6,580,387 64	3,773,683 47	6,803,083 64	\$3,550,987 47	10,744,806 90	9,616,410 73
\$27,667,021	\$70,480,293 47	\$34,538,042 32	\$35,942,251 15	\$62,203,063 32	\$8,275,230 15	\$53,361,777 50	\$48,679,012 32
Aggregate .....							
—Impairment of capital.							

\* U. S. Branches except Western Assurance Company.

**TABLE II.**—*Showing the nature of the Assets on the 31st day of December, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned.	Loans on Collaterals.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
<b>MAINE STOCK COMPANIES.</b>								
Bangor.....	—	\$213,660 00	—	\$23,725 00	\$6,843 48	\$1,328 75	\$59,660 88	\$315,218 11
Merchants' Marine.....	—	124,300 00	—	23,700 00	20,825 31	21,768 36	87,172 45	277,768 12
Ocean.....	\$80,000 00	700 00	\$53,434 00	—	13,025 71	83,277 80	34,563 90	242,001 41
Union.....	—	96,640 88	10,000 00	5,600 00	9,039 02	93,340 27	108,731 65	323,351 82
<b>Totals.....</b>	<b>\$80,000 00</b>	<b>\$435,300 88</b>	<b>\$63,434 00</b>	<b>\$53,025 00</b>	<b>\$49,733 52</b>	<b>\$189,715 18</b>	<b>\$287,128 88</b>	<b>\$1,158,337 46</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Atlas, Ill.....	—	\$196,400 00	\$5,100 00	—	\$10,900 00	\$1,684 32	\$1,045 66	\$215,129 98
Atna, Conn.....	\$405,000 00	91,311 00	4,005,723 69	\$87,447 70	503,600 60	731,168 90	21,550 14	5,845,802 03
Agricultural, N. Y.....	67,752 84	284,846 20	175,279 38	47,901 29	117,978 59	122,351 56	10,360 60	836,470 46
Allemania Fire, O.....	—	277,821 83	25,736 00	18,654 71	22,493 64	57,134 17	42,000 70	443,841 05
Allemania Fire, Pa.....	—	316,427 94	—	—	53,330 25	53,063 81	6,581 26	429,403 26
Amazon, O.....	—	427,604 37	260,216 37	3,347 89	21,858 45	57,765 05	71,687 62	842,479 75
American Central, Mo.....	—	—	526,000 00	—	20,361 92	80,993 03	—	627,354 95
American Fire, Pa.....	150,100 00	454,489 50	141,347 50	107,221 68	29,278 23	14,847 05	51,880 54	949,164 50
Atlantic, N. Y.....	—	35,000 00	214,900 00	62,300 00	37,037 13	22,487 91	1,078 85	372,843 89
Atlantic and Pacific, Ill.....	5,000 00	181,100 00	33,668 67	—	47,228 77	36,037 72	7,821 89	310,837 05
Atlantic F. and M., R. I.....	145,780 26	—	60,476 00	9,662 00	3,720 22	10,617 36	1,092 45	231,348 29
Atlas, Conn.....	—	106,750 00	88,595 00	50,233 47	33,496 99	32,209 66	24,217 00	315,502 12
Brewers' Fire of America, Wis.....	—	2,000 00	373,843 75	25,000 00	63,668 37	21,170 04	550 00	486,230 16
Citizens' N. J.....	—	187,036 50	14,800 00	32,330 00	62,640 56	30,080 30	5,897 23	332,784 59
Commerce, N. Y.....	45,000 00	—	283,450 00	—	35,418 66	5,997 31	—	370,608 64
Connecticut Fire, Conn.....	—	—	634,734 00	—	84,100 00	46,400 00	—	765,234 00
Continental, N. Y.....	650,000 00	469,000 00	632,375 00	222,078 00	143,269 39	127,727 31	21,487 38	2,255,937 08

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Dwelling House, Mass.....	70,000 00	128,000 00	25,000 00	115,000 00	5,432 84	2,409 51	86,781 99	357,624 34
Equitable F. and M., R. I.....	3,500 00	-	204,300 00	-	6,325 18	13,983 75	316 00	293,924 93
Fame, Pa.....	55,920 70	89,000 00	81,600 00	18,900 00	14,896 43	25,336 56	6,690 20	239,723 19
Fire Association, Pa.....	165,000 00	1,615,926 35	674,119 27	-	116,745 74	120,035 64	2,192 05	2,584,339 75
Fireman's Fund, Cal.....	-	136,961 10	113,304 03	14,000 00	48,527 26	49,412 17	45,404 30	372,499 06
First National Fire, Mass.....	-	74,575 00	6,120 00	78,600 00	21,047 43	13,684 61	1,922 33	195,949 37
Franklin, Mass.....	51,041 95	82,000 00	54,900 00	28,299 52	28,399 94	18,733 24	9,204 39	275,937 15
Franklin, Ind.....	105,000 00	82,411 71	70,500 00	46,069 03	34,996 94	37,918 16	4,676 16	327,613 95
Franklin Fire, Pa.....	-	2,529,813 45	196,690 00	33,650 00	219,377 21	73,731 15	42,456 80	3,200,718 61
German, Pa.....	-	128,222 17	28,800 00	11,334 00	100,202 71	78,946 59	10,782 40	357,987 87
German American, N. Y.....	-	-	871,800 00	611,000 00	175,638 99	114,024 10	-	1,672,362 59
Germania Fire, N. Y.....	45,305 95	484,400 00	483,837 50	54,500 00	77,659 99	78,341 33	14,282 38	1,238,327 15
Girard F. and M., Pa.....	183,000 00	181,850 00	282,522 00	11,000 00	81,448 60	30,846 04	6,241 47	776,108 11
Globe, Ill.....	3,000 00	229,839 27	76,625 00	15,000 00	65,511 47	58,649 15	5,682 09	457,206 98
Gloucester Fire, Mass.....	-	16,017 00	79,820 00	-	13,045 15	13,243 58	20,458 92	142,584 65
Hanover Fire, N. Y.....	2,725 95	256,200 00	560,693 75	103,500 00	79,887 23	77,376 07	4,954 60	1,085,337 60
Hartford Fire, Conn.....	448,175 60	363,250 00	1,046,683 61	171,662 65	171,662 65	361,989 20	23,920 45	2,415,681 51
Hoffman Fire, N. Y.....	-	140,493 00	148,656 50	14,150 00	11,952 10	25,935 21	1,859 56	343,046 37
Home, N. Y.....	-	1,897,840 68	2,165,945 00	361,705 96	151,510 55	195,209 12	80,456 36	4,852,697 65
Howard, N. Y.....	125,000 00	67,600 00	422,650 00	24,300 00	23,549 69	16,806 16	8,792 65	688,698 50
Humboldt, N. J.....	19,000 00	217,053 00	-	-	37,130 70	30,002 85	6,425 21	309,611 76
Ins. Co. of North America, Pa.....	35,000 00	676,190 00	1,312,950 00	29,200 00	490,243 04	267,756 80	451,660 16	3,263,000 00
Irving, N. Y.....	-	90,900 00	123,087 50	48,425 00	3,978 61	13,324 46	822 99	280,538 56
Manhattan Fire, N. Y.....	-	143,538 00	198,730 00	57,550 00	84,189 13	85,059 55	17,383 88	586,450 56
Manufacturers' F. and M., Mass.....	80,000 00	63,200 00	121,000 00	215,000 00	55,108 47	42,566 20	243,424 29	820,298 96
Merchants' N. J.....	86,500 00	342,705 00	126,075 00	46,655 00	37,119 35	25,544 92	12,742 17	677,341 44
Merchants' R. I.....	-	-	270,878 00	-	82,082 13	16,157 34	6,009 82	346,127 29
Meriden Fire, Conn.....	-	7,400 00	128,901 46	106,100 00	26,948 27	10,087 95	7,824 50	289,262 18
Narragansett F. and M., R. I.....	3,784 79	17,000 00	219,319 00	-	35,320 56	71,865 09	23,776 09	371,065 53
National Fire, Conn.....	-	260,500 00	418,385 00	23,323 00	78,487 28	38,000 00	13,155 00	831,850 28
National Fire, N. Y.....	2,000 00	200,000 00	-	76,675 00	30,487 69	8,740 47	3,693 27	321,596 43
Newport F. and M., R. I.....	-	-	206,249 00	20,500 00	33,772 85	14,366 82	12,243 00	292,131 67
Northwestern National, Wis.....	-	-	302,065 00	-	131,764 71	38,006 10	49,693 11	521,518 92

TABLE II.—(CONCLUDED.)

NAME OF COMPANY.	Real Estate.	Loans on Bonds and Mortgages.	Stocks and Bonds owned.	Loans on Collaterals.	Cash in Office and Bank.	Premiums in course of Collection.	All other Assets.	Total Assets.
Orient Fire, Conn.....	—	\$171,820 00	\$267,610 50	\$127,720 29	\$38,253 87	\$34,431 10	\$12,223 36	\$672,059 12
Penn Fire, Pa.....	\$17,000 00	145,537 49	101,612 50	21,062 50	58,418 34	61,699 37	6,769 88	412,100 08
Pennsylvania Fire, Pa.....	60,000 00	463,457 00	433,377 00	106,000 00	206,823 51	104,159 50	12,331 62	1,386,742 53
Peoples' N. J.....	40,672 96	152,650 00	—	89,370 00	46,926 88	28,168 67	7,836 22	368,814 73
Phoenix, N. Y.....	225,000 00	316,025 00	749,691 24	115,702 23	301,540 25	69,453 28	231,535 05	2,008,947 05
Phoenix, Conn.....	132,959 93	12,500 00	1,208,806 48	35,000 00	99,344 99	188,955 91	1,046 46	1,678,613 77
Providence Washington, R. I....	—	—	50,500 00	—	46,806 98	11,718 54	152,638 74	261,664 26
Rochester German, N. Y.....	—	66,070 00	59,575 00	—	34,324 27	2,622 35	1,949 97	164,641 59
Roger Williams, R. I.....	—	—	166,946 00	16,053 96	55,607 58	30,512 73	32,314 96	301,435 23
Saint Paul F. and M., Minn....	100,815 64	121,819 39	72,066 75	286,699 84	44,862 62	74,425 90	27,942 07	728,632 21
Shoe and Leather, Mass.....	—	25,000 00	203,414 00	104,000 00	18,167 43	17,848 47	2,464 70	370,894 60
Springfield F. and M., Mass....	100,000 00	244,399 30	434,602 00	133,339 72	67,147 50	73,100 00	14,545 89	1,067,134 41
St. Nicholas, N. Y.....	25,000 00	50,800 00	129,950 00	400 00	15,498 81	13,010 00	4,893 62	239,552 43
Trade, N. J.....	—	39,900 00	31,310 35	43,100 00	12,852 66	16,914 12	32,761 03	176,838 16
Traders' Ill.....	—	30,611 10	550,475 00	85,500 00	26,282 34	34,657 51	18,583 30	746,109 25
Traders and Mechanics, Mass....	—	40,500 00	77,625 00	3,000 00	2,645 61	5,369 21	1,122 80	130,262 62
Westchester Fire, N. Y.....	28,500 00	202,100 00	242,273 00	1,000 00	49,418 76	121,419 38	8,076 10	652,787 24
Workingmen's National, La.....	—	105,466 00	109,347 00	2,101 74	8,642 97	17,215 05	5,049 32	247,822 08
Totals.....	\$3,682,536 57	\$15,735,728 33	\$23,346,233 80	\$3,955,464 01	\$4,974,245 11	\$4,446,776 48	\$2,070,937 57	\$56,222,612 07
MUTUAL COS. OF OTHER STATES								
Farmers' Mutual, Pa.....	\$20,000 00	\$49,582 50	\$44,055 50	\$15,600 00	\$29,605 65	\$17,202 28	\$15,170 99	\$191,216 42
Holyoke Mutual Fire, Mass.....	55,000 00	6,500 00	193,690 50	12,842 58	23,527 05	671 87	2,031 50	294,268 50
Quincy Mutual Fire, Mass.....	8,300 00	49,650 00	128,304 50	29,100 00	14,335 99	14,389 55	15,712 87	269,792 91
Totals.....	\$83,300 00	\$105,732 50	\$366,050 00	\$57,542 58	\$67,468 69	\$32,263 70	\$32,915 36	\$745,272 83

COMPANIES OF FOREIGN COUNTRIES.									
TRIES.									
Commercial Union, Eng.....	-	-	\$451,750 00	-	-	\$17,142 45	\$71,341 07	\$11,891 34	\$552,124 86
Imperial Fire, Eng.....	-	-	731,006 66	-	-	80,675 12	90,582 38	2,232 48	904,436 64
L. and L. and Globe, Eng...	\$424,000 00	\$1,032,400 00	1,228,100 00	-	\$2,223 65	328,164 32	354,898 33	13,682 51	3,383,468 81
London Assurance Corp., Eng...	-	-	525,900 00	-	-	35,238 27	-	-	561,138 27
N. British and Merc'ile, a. b.	-	-	1,286,337 00	-	-	313,943 29	36,773 22	2,711 06	1,639,824 57
Queen, Eng.....	-	-	846,700 00	-	-	50,962 16	22,742 50	333 33	920,737 99
Royal, Eng.....	-	-	1,434,897 50	-	-	70,636 75	289,774 90	32,674 93	1,827,984 08
Western Assurance, Canada.....	23,939 46	94,403 03	329,319 10	-	-	68,552 08	2,079 17	46,003 05	564,295 89
Totals.....	\$447,939 46	\$1,126,803 03	\$6,834,070 26	\$2,223 65	\$965,314 44	\$868,191 57	\$109,528 70	\$10,354,071 11	

### Recapitulation.

Maine Stock Companies.....	\$80,000 00	\$435,300 88	\$63,434 00	\$53,025 00	\$49,733 52	\$189,715 18	\$287,128 88	\$1,158,337 46
Stock Companies of other States.	3,682,636 57	15,735,728 33	23,348,233 80	3,955,464 01	4,974,245 11	4,446,776 48	2,070,337 57	58,222,612 07
Mutual Cos. of other States.....	83,300 00	105,732 50	366,050 00	57,542 58	67,468 69	32,263 70	32,915 36	745,272 83
* Companies of Foreign Countries	447,939 46	1,126,803 03	6,834,070 26	2,223 65	965,314 44	868,191 57	109,528 70	10,354,071 11
Aggregate.....	\$4,293,776 03	\$17,403,564 74	\$30,611,788 06	\$4,068,255 24	\$6,056,761 76	\$5,536,946 93	\$2,500,510 51	\$70,480,293 47

\* U. S. Branches except Western Assurance Company.



**TABLE III.**—*Showing the nature of the Liabilities on the 31st day of December, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	LOSSES UNPAID.			REINSURANCE FUND.		Other Liabilities.	Total Liabilities, except Capital.	Total Liabilities, including Capital.
	Adjusted.	Unadjusted.	Resisted.	Fire.	Marine and Inland			
MAINE STOCK COMPANIES.								
Bangor .....	\$8,265 10	\$6,880 00	-	\$31,224 08	\$30,327 88	\$42,206 55	\$118,903 61	\$319,423 61
Merchants' Marine. ....	5,593 00	33,600 00	-	-	71,097 83	380 00	110,670 83	280,670 83
Ocean .....	-	3,393 16	\$1,200 00	-	56,621 42	14,791 17	76,005 75	216,005 75
Union .....	18,416 00	12,000 00	6,000 00	35,167 39	91,552 42	19,845 00	182,980 81	382,980 81
Totals .....	\$32,274 10	\$55,873 16	\$7,200 00	\$66,391 47	\$249,599 55	\$77,222 72	\$488,561 00	\$1,179,081 00
STOCK COMPANIES OF OTHER STATES.								
Ætna, Ill. ....	-	-	-	\$1,617 16	-	-	\$1,617 16	\$214,017 16
Ætna, Conn. ....	\$20,065 57	\$147,981 08	\$46,330 00	2,019,274 11	\$9,988 84	\$110,376 24	2,354,015 84	6,334,015 84
Agricultural, N. Y. ....	4,107 15	10,485 28	11,585 76	688,635 72	-	222 00	715,035 91	915,035 91
Alemania Fire, O. ....	18,075 10	19,626 41	6,500 00	117,897 27	-	13,154 01	175,252 79	425,252 79
Alemania Fire, Pa. ....	9,170 30	3,760 00	2,275 96	195,264 79	-	13,484 20	223,955 25	\$73,955 25
Amazon, O. ....	25,216 61	44,453 05	28,904 69	219,714 33	14,006 25	10,000 00	342,296 93	842,296 93
American Central, Mo. ....	28,144 98	10,800 00	10,500 00	274,240 92	-	12,148 95	335,834 85	610,834 85
American Fire, Pa. ....	3,416 03	29,786 22	-	196,350 70	-	266,095 06	495,648 01	895,648 01
Atlantic, N. Y. ....	-	16,764 16	-	103,389 82	-	2,922 49	123,076 47	\$23,076 47
Atlantic and Pacific, Ill. ....	4,214 61	3,750 00	-	89,582 78	-	475 32	98,022 71	322,522 71
Atlantic F. and M. R. I. ....	286 58	4,050 63	450 00	28,300 14	641 53	2,027 65	35,756 53	235,756 53
Atlas, Conn. ....	1,017 86	15,548 65	-	82,310 69	-	-	98,877 20	298,877 20
Brewers' Fire of America, Wis. ....	14,600 53	11,677 00	-	210,137 15	-	3,175 50	239,590 18	439,590 18
Citizens', N. J. ....	2,951 42	12,409 00	250 00	94,264 03	-	7,219 27	117,093 72	317,093 72

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Commerce, N. Y. ....	2,700 00	5,950 00	9,000 00	103,766 55	-	1,957 25	123,373 80	323,373 80
Connecticut Fire, Conn. ....	4,595 00	12,420 00	5,485 00	155,751 55	-	-	178,251 55	678,251 55
Continental, N. Y. ....	-	112,370 79	14,000 00	921,926 76	-	69,665 62	1,117,963 17	2,117,963 17
Dwelling House, Mass. ....	-	-	-	51,117 70	-	-	51,117 70	351,117 70
Equitable F. and M., R. I. ....	2,926 00	8,400 00	1,025 00	61,678 00	1,970 84	4,183 50	80,183 34	280,183 34
Fame, Pa. ....	-	-	-	40,828 56	-	22,368 07	63,194 63	263,194 63
Fire Association, Pa. ....	3,553 10	27,137 88	1,350 00	419,894 71	-	1,477,794 02	1,929,719 71	2,429,719 71
Fireman's Fund, Cal. ....	11,017 04	7,983 00	3,597 96	188,224 43	29,060 69	1,615 52	241,498 64	541,498 64
First National Fire, Mass. ....	5,300 00	3,407 50	-	70,265 40	-	2,202 89	81,175 59	181,175 59
Franklin, Mass. ....	1,030 00	1,925 00	-	62,081 65	-	1,381 53	66,418 18	266,418 18
Franklin, Ind. ....	2,700 00	-	-	56,311 16	245 00	6,528 10	65,784 26	300,184 26
Franklin Fire, Pa. ....	34,738 76	29,037 00	8,500 00	980,648 32	-	1,536,207 96	2,689,132 04	2,989,132 04
German, Pa. ....	35,484 39	28,134 37	3,000 00	162,534 29	-	6,486 02	235,639 07	435,639 07
German American, N. Y. ....	-	38,741 05	8,832 04	410,683 19	175 00	25,684 62	484,114 90	1,484,114 90
Germania Fire, N. Y. ....	19,150 54	20,753 31	17,344 68	435,731 66	-	-	492,980 19	992,980 19
Girard F. and M., Pa. ....	8,199 67	13,449 17	3,000 00	298,419 67	-	83,402 71	336,471 22	636,471 22
Globe, Ill. ....	14,679 41	8,650 00	-	159,842 51	-	5,864 91	189,036 83	489,036 83
Gloucester Fire, Mass. ....	-	4,220 00	6,600 00	30,805 01	9,629 00	2,569 55	53,824 16	153,824 16
Hanover Fire, N. Y. ....	4,212 76	41,707 52	23,944 69	468,561 40	-	9,367 44	547,793 81	947,793 81
Hartford Fire, Conn. ....	-	167,595 34	19,364 13	1,029,851 15	-	500 00	1,217,310 62	2,217,310 62
Hoffman, N. Y. ....	1,600 00	7,900 00	-	99,738 96	-	2,979 37	112,216 93	312,216 93
Home, N. Y. ....	-	187,332 98	28,832 26	1,897,019 66	-	525 00	2,115,709 90	4,613,709 90
Howard, N. Y. ....	3,147 83	8,100 49	-	131,513 97	375 00	174 83	133,312 12	633,312 12
Humboldt, N. J. ....	6,930 63	-	2,500 00	75,577 04	-	4,500 42	89,508 09	289,508 09
Ins. Co. of No. America, Pa. ....	-	259,500 00	-	1,276,852 88	412,970 37	353,223 58	2,302,546 83	2,302,546 83
Irrving, N. Y. ....	3,707 10	188 39	-	56,631 95	-	15,841 21	76,368 65	276,368 65
Manhattan Fire, N. Y. ....	-	15,000 00	-	236,364 11	-	-	251,364 11	501,364 11
Manufacturers' F. and M., Mass. ....	-	25,000 00	-	193,429 52	106,053 06	5,535 00	330,017 58	830,017 58
Merchants' N. J. ....	8,864 74	6,425 00	700 00	177,741 14	-	15,869 59	209,600 47	409,600 47
Merchants' R. I. ....	7,853 00	12,725 00	6,175 00	98,278 45	-	5,588 08	130,619 53	330,619 53
Meriden Fire, Conn. ....	2,051 59	7,988 38	-	65,863 59	-	2,300 00	78,203 56	278,203 56
Narragansett F. and M., R. I. ....	12,940 64	9,474 48	2,000 00	161,938 68	-	13,998 27	200,352 07	400,352 07
National Fire, Conn. ....	2,853 82	19,116 67	450 00	219,131 90	-	-	241,552 39	741,552 39

TABLE III. -- (CONCLUDED.)

NAME OF COMPANY.	LOSSES UNPAID.			REINSURANCE FUND.		Other Liabilities.	Total Liabilities, except Capital.	Total Liabilities, including Capital.
	Adjusted.	Unadjusted.	Resisted.	Fire.	Marine and Inland.			
National Fire, N. Y. ....	\$3,200 00	\$3,000 00	\$2,800 00	\$65,830 00	—	\$666 66	\$75,556 66	\$75,556 66
Newport F. and M., R. I. ....	—	3,935 14	5,900 00	44,505 05	\$17,976 36	2,398 05	74,714 60	274,714 60
Northwestern National, Wis. ....	1,570 34	28,048 43	6,050 00	104,504 12	6,762 50	2,900 00	149,835 39	449,835 39
Orient Fire, Conn. ....	—	28,730 85	—	217,552 74	—	12,781 62	259,065 21	609,065 21
Penn Fire, Pa. ....	10,341 76	2,300 00	—	164,797 97	—	9,704 90	187,144 63	387,394 63
Pennsylvania Fire, Pa. ....	—	50,334 90	12,500 00	401,661 55	—	400,715 16	865,210 71	1,265,210 71
Peoples', N. J. ....	15,920 02	3,552 09	—	93,099 00	—	10,541 00	123,112 11	323,112 11
Phoenix, N. Y. ....	36,542 99	112,745 06	40,708 12	536,238 49	93,951 87	5,552 19	825,738 72	1,825,738 72
Phoenix, Conn. ....	—	92,882 28	13,100 00	780,049 51	—	26,250 00	912,281 79	1,512,281 79
Providence Washington, R. I. ....	1,155 24	5,297 50	2,400 00	51,450 74	—	1,500 00	61,603 48	261,603 48
Rochester German, N. Y. ....	—	75 00	—	36,906 66	821 00	—	37,802 66	137,802 66
Roger Williams, R. I. ....	5,529 14	2,650 00	—	61,697 89	10,345 34	4,814 60	85,036 97	285,036 97
Saint Paul F. and M., Minn. ....	6,384 10	25,777 12	3,730 00	224,703 38	4,173 50	9,850 46	274,617 44	674,617 44
Shoe and Leather, Mass. ....	—	—	—	64,778 07	3,558 93	—	68,337 00	368,337 00
Springfield F. and M., Mass. ....	11,255 60	21,050 00	10,350 00	431,640 57	—	12,273 13	486,569 30	986,569 30
St. Nicholas, N. Y. ....	—	3,100 00	3,000 00	58,716 90	—	—	64,816 90	214,816 90
Trade, N. J. ....	2,730 00	7,570 00	—	10,375 95	41,803 60	905 45	63,385 00	213,385 00
Traders' Ill. ....	—	11,650 00	—	37,004 72	7,528 05	3,986 07	120,168 84	620,168 84
Traders and Mechanics, Mass. ....	240 00	—	1,250 00	22,368 91	—	788 24	24,899 15	124,899 15
Westchester Fire, N. Y. ....	6,480 14	21,766 52	—	333,367 47	—	11,813 70	373,427 83	673,427 83
Workingmen's National, La. ....	—	—	—	12,695 91	—	13,991 44	26,687 35	233,942 35
Totals .....	\$432,852 09	\$1,848,878 79	\$371,645 29	\$18,854,926 61	\$772,035 73	\$4,650,848 82	\$26,930,440 93	\$53,682,245 93

MUTUAL COMPANIES OF OTHER STATES.									
Farmers' Mutual, Pa. ....	\$3,113 04	\$2,530 00	\$11,305 74	\$133,027 11	-	\$5,477 75	\$155,453 64	\$155,453 64	
Holyoke Mutual Fire, Mass. ....	-	1,200 00	700 00	174,085 88	-	231 78	176,217 66	176,217 66	
Quincy Mutual Fire, Mass. ....	2,475 00	350 00	-	203,550 68	-	605 77	206,981 45	206,981 45	
Totals .....	\$5,588 04	\$4,080 00	\$12,005 74	\$510,663 67	-	\$6,315 30	\$538,652 75	\$538,652 75	
COMPANIES OF FOREIGN COUNTRIES.									
Commercial Union, Eng. ....	\$10,332 34	\$34,821 25	\$1,953 50	\$268,340 70	-	\$7,385 74	\$322,883 53	\$322,883 53	
Imperial Fire, Eng. ....	10,848 43	28,206 90	35,154 00	503,186 77	-	1,668 67	579,062 77	579,062 77	
L. and L. and Globe, Eng. ....	-	150,000 00	131,194 17	1,508,935 19	-	432,116 85	2,272,246 21	2,272,246 21	
London Assurance Corp. Eng. ....	-	8,000 00	-	245,087 78	-	-	253,067 76	253,067 76	
N. British and Merc'ile, a.s. ....	5,417 94	39,155 61	31,700 00	800,101 57	-	-	876,375 12	876,375 12	
Queen, Eng. ....	-	41,312 91	14,328 37	535,838 77	-	4,744 65	596,224 70	596,224 70	
Royal, Eng. ....	-	118,856 77	55,331 03	1,124,083 66	-	153,362 83	1,451,604 29	1,451,604 29	
Western Assurance, Canada. ....	-	24,055 15	5,060 00	175,886 53	\$19,426 07	4,495 51	228,923 26	451,619 26	
Totals .....	\$26,648 71	\$444,408 59	\$274,721 07	\$5,161,410 95	\$19,426 07	\$653,772 25	\$6,580,387 64	\$6,580,387 64	
Recapitulation.									
Maine Stock Companies .....	\$32,274 10	\$55,873 16	\$7,200 00	\$66,391 47	\$249,599 55	\$77,223 72	\$488,561 00	\$1,179,081 00	
Stock Companies of other States. ....	432,852 09	1,848,878 79	371,645 29	18,854,936 61	772,035 73	4,650,848 82	26,930,440 93	55,682,245 93	
Mutual Cos. of other States. ....	5,588 04	4,080 00	12,005 74	510,663 67	-	6,315 30	538,652 75	538,652 75	
* Companies of Foreign Countries	26,648 71	444,408 59	274,721 07	5,161,410 95	19,426 07	653,772 25	6,580,387 64	6,580,387 64	
Aggregate .....	\$497,362 94	\$2,353,240 54	\$665,572 10	\$24,593,392 70	\$1,041,061 35	\$5,388,159 09	\$34,538,042 32	\$62,203,063 32	

\* U. S. Branches except Western Assurance Company.

**TABLE IV.**—*Showing the nature of the Income during the year ending December 31st, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest on Bonds and Mortgages.	Interest and Dividends from all other sources.	Received for Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.
	Fire.	Marine and Inland.						
MAINE STOCK COMPANIES.								
Bangor.....	\$62,408 29	\$53,751 83	-	-	-	-	\$116,160 12	-\$52,557 38
Merchants' Marine.....	-	109,845 92	-	\$384 13	-	-	110,230 05	11,555 72
Ocean.....	-	69,398 57	\$85 96	6,561 21	\$4,247 92	\$22,519 24	102,812 90	10,180 77
Union.....	88,778 69	163,237 60	-	5,694 07	-	-	257,710 36	-230,317 32
Totals.....	\$151,186 98	\$396,233 92	\$85 96	\$12,639 41	\$4,247 92	\$22,519 24	\$586,913 43	-\$261,138 21
STOCK COMPANIES OF OTHER STATES.								
Etna, Ill.....	\$3,234 32	-	\$4,589 95	\$277,782 08	\$11,046 30	-	\$3,234 32	\$1,684 32
Etna, Conn.....	4,263,968 35	\$393,210 50	20,632 35	12,225 58	2,393 95	-	4,950,597 18	135,265 43
Agricultural, N. Y.....	594,559 79	-	7,650 00	-	300 00	\$401 85	629,811 67	103,667 60
Alemania Fire, Ohio.....	250,157 47	-	24,488 43	-	-	-	258,509 32	-39,237 24
Alemania Fire, Pa.....	344,550 97	-	-	-	-	-	369,039 40	114,074 12
Amazon, Ohio.....	394,580 57	79,619 92	24,051 28	16,256 17	-	-	514,507 94	-176,638 31
American Central, Mo.....	551,663 80	33,364 36	23,890 32	2,345 44	-	-	611,263 92	86,636 27
American Fire, Pa.....	373,643 19	-	29,159 44	16,052 79	4,929 17	2,060 49	425,845 08	-141,465 48
Atlantic, N. Y.....	310,573 77	-	2,406 13	14,850 77	-	-	327,930 67	65,960 81
Atlantic and Pacific, Ill.....	193,007 09	-	2,632 00	935 13	-	-	196,574 22	97,166 06
Atlantic F. and M., R. I.....	48,741 58	22,756 75	8,597 50	-	12,631 44	-	92,727 27	-127,742 64
Atlas, Conn.....	164,767 09	-	3,550 55	3,891 80	-	-	172,209 44	117,267 60
Brewers' Fire of America, Wis..	436,782 61	-	626 17	28,676 63	-	-	466,085 41	91,170 80
Citizens' N. J.....	215,773 28	-	16,145 07	1,043 76	338 33	618 44	233,913 88	55,160 71
Commerce, N. Y.....	195,760 40	-	-	19,075 78	2,736 70	-	217,572 88	-15,008 97

Connecticut Fire, Conn.....	321,527 94	-	-	43,007 41	-	-	364,535 35	94,426 98
Continental, N. Y.....	1,633,904 35	-	31,727 23	42,025 43	-	2,093 55	1,740,274 96	88,970 37
Dwelling House, Mass.....	59,410 90	-	4,639 21	11,816 40	-	1,645 59	77,692 35	55,590 69
Equitable F. and M., R. I.....	106,024 01	7,997 85	-	15,103 85	-	-	133,087 42	286,847 20
Fame, Pa.....	106,548 05	-	-	12,355 30	-	-	119,353 35	24,844 42
Fire Association, Pa.....	808,365 77	-	112,838 33	114,888 16	-	11,655 98	1,047,800 74	588,661 43
Fireman's Fund, Cal.....	466,462 50	89,952 89	19,317 00	9,900 00	-	851 26	603,642 15	48,761 89
First National Fire, Mass.....	121,721 36	-	6,581 25	4,262 08	-	-	132,565 29	9,054 81
Franklin, Mass.....	102,076 16	-	1,120 00	6,698 82	-	-	109,894 98	46,415 62
Franklin, Ind.....	107,030 72	677 66	4,273 60	5,708 09	-	-	117,688 07	65,923 88
Franklin Fire, Pa.....	1,347,488 59	-	164,189 50	19,911 84	-	1,608 00	1,533,237 93	311,740 27
German, Pa.....	386,363 20	-	9,216 22	3,628 00	-	-	401,207 42	8,056 48
German American, N. Y.....	886,477 09	400 00	-	86,899 33	-	-	973,776 42	265,241 14
Germania Fire, N. Y.....	784,046 53	-	32,657 03	32,433 37	-	-	866,662 95	48,368 12
Girard F. and M., Pa.....	420,005 27	-	6,873 29	19,939 19	-	-	456,525 75	159,893 14
Globe, Ill.....	285,652 36	-	20,796 75	-	-	-	306,449 11	134,777 72
Gloucester Fire, Mass.....	57,858 44	6,496 81	2,384 27	5,038 99	-	-	71,778 51	29,772 60
Hanover Fire, N. Y.....	777,583 52	-	11,319 41	44,401 98	-	-	833,304 91	81,374 46
Hartford Fire, Conn.....	2,247,530 53	-	36,122 37	61,603 70	-	2,950 00	2,353,709 35	476,883 82
Hoffman Fire, N. Y.....	279,431 16	-	14,097 58	10,817 89	-	-	304,346 53	3,448 86
Home, N. Y.....	3,100,805 59	-	152,005 04	103,193 45	-	-	3,364,563 58	489,179 80
Howard, N. Y.....	247,755 20	1,342 50	4,019 17	24,104 84	-	-	282,421 71	86,952 97
Humboldt, N. J.....	182,815 26	-	13,398 48	-	-	-	197,711 74	60,259 62
Ins. Co. of No. America, Pa...	1,844,251 72	1,568,289 44	33,805 28	76,240 45	-	-	3,522,586 89	4,546 65
Irving, N. Y.....	113,339 08	-	7,277 37	7,513 25	-	-	129,129 70	36,924 62
Manhattan Fire, N. Y.....	590,910 17	37,312 39	7,199 26	12,570 00	-	-	647,991 82	85,012 06
Manufacturers' F. and M., Mass	427,541 68	76,795 19	3,748 77	32,000 22	-	-	543,509 67	262,911 59
Merchant's N. J.....	360,298 99	-	24,202 21	12,365 32	-	-	399,704 42	141,912 79
Merchants' R. I.....	189,062 32	5,718 59	-	29,772 81	-	-	224,553 72	129,186 20
Meriden Fire, Conn.....	133,728 33	-	752 88	14,494 98	-	-	148,976 19	41,042 59
Narragansett F. and M., R. I...	298,809 12	23,528 22	4,690 00	15,165 29	-	-	342,192 63	124,872 73
National Fire, Conn.....	412,377 90	-	14,738 56	36,829 62	-	196 59	464,140 67	100,915 87

— Excess of Expenditures over Income.

TABLE IV. — (CONCLUDED.)

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest on Bonds and Mortgages.	Interest and Dividends from all other sources	Received for Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.
	Fire.	Marine and Inland.						
National Fire, N. Y. ....	\$157,371 77	-	\$13,843 73	\$3,637 10	\$72 41	\$580 62	\$176,505 63	-\$50,094 11
Newport, F. and M., R. I. ....	73,048 82	\$132,724 69	-	14,661 73	-	-	220,435 24	-82,219 02
Northwestern National, Wis. ....	291,154 79	146,209 56	-	14,601 42	-	-	451,965 77	136,255 64
Orient Fire, Conn. ....	418,737 36	-	-	42,009 00	-	-	460,746 36	94,995 09
Penn Fire, Pa. ....	361,881 90	-	6,241 31	4,595 98	2,214 29	-	373,933 48	105,668 76
Pennsylvania Fire, Pa. ....	727,271 54	-	28,534 87	30,139 84	250 00	332 41	786,538 66	58,032 91
People's, N. J. ....	235,965 99	-	-	12,493 83	6,554 21	-	255,014 03	58,724 06
Phoenix, N. Y. ....	1,261,737 63	399,884 84	20,875 31	49,316 66	7,500 80	5,466 88	1,744,782 12	79,514 05
Phoenix, Conn. ....	1,531,214 72	-	1,471 16	80,636 79	-	-	1,613,222 67	278,899 17
Providence Washington, R. I. ....	92,640 46	-	-	17,166 31	-	430 00	110,236 77	15,065 39
Rochester German, N. Y. ....	71,897 40	1,642 00	4,125 02	5,640 80	-	-	83,305 22	41,444 26
Roger Williams, R. I. ....	117,750 62	38,553 03	-	17,425 50	-	-	173,729 15	72,496 67
St. Paul F. and M., Minn. ....	443,651 08	90,000 45	9,118 17	39,793 84	9,148 59	-	591,712 13	114,772 72
Shoe and Leather, Mass. ....	111,478 03	3,567 07	1,586 25	16,701 29	-	-	133,332 64	64,584 26
Springfield F. and M., Mass. ....	653,009 12	-	14,313 80	36,847 63	3,600 00	-	707,770 55	20,417 79
St. Nicholas, N. Y. ....	165,900 45	-	3,262 00	6,984 10	-	-	176,146 55	-7,072 75
Trade, N. J. ....	20,614 55	22,107 19	158 50	1,480 24	-	450 00	44,364 98	30,507 52
Traders', Ill. ....	277,314 44	96,415 94	2,488 87	30,441 67	-	-	406,860 92	145,502 64
Traders and Mechanics', Mass. ....	31,564 76	-	2,923 43	5,646 33	-	-	40,134 02	14,232 50
Westchester Fire, N. Y. ....	686,392 84	-	15,640 19	9,865 53	200 00	-	712,098 53	46,852 74
Workmens' National, La. ....	8,176 78	-	-	-	-	-	8,176 78	-6,668 10
Totals .....	\$35,291,843 11	\$3,278,468 84	\$1,036,013 36	\$1,747,798 78	\$169,631 93	\$31,341 66	\$41,554,651 18	\$4,094,413 62

MUTUAL COMPANIES OF OTHER STATES.									
Farmers' Mutual, Pa. ....	\$236,352 53	-	\$1,587 50	\$8,454 91	\$400 25	\$992 25	\$238,087 44	\$50,667 07	
Holyoke Mutual Fire, Mass. ....	112,751 23	-	563 94	14,840 15	2,481 61	-	130,486 98	-26,210 12	
Quincy Mutual Fire, Mass. ....	90,123 69	-	4,487 15	12,151 73	120 00	-	106,882 57	-204,161 55	
Totals .....	\$429,227 50	-	\$6,938 59	\$35,246 79	\$3,001 86	\$992 25	\$475,406 99	-\$279,704 60	
COMPANIES OF FOREIGN COUNTRIES.									
Commercial Union, Eng. ....	\$656,637 16	-	-	\$1,583 02	-	-	\$658,637 16	\$153,059 84	
Imperial Fire, Eng. ....	974,551 76	-	-	-	-	-	976,434 78	-320,073 86	
L. and L. and Globe, Eng. ....	3,127,871 83	-	\$112,198 95	-	\$37,187 55	\$20,320 39	3,297,578 72	423,308 73	
London Assurance Corp., Eng. ....	424,988 65	-	-	4,259 03	-	-	429,247 68	75,646 02	
No. British and Merc'ile & B. ....	1,431,051 27	-	-	81,288 81	-	3,210 63	1,505,548 71	110,810 41	
Queen, Eng. ....	1,111,534 01	-	-	17,773 02	-	-	1,129,307 03	267,409 22	
Royal, Eng. ....	2,062,596 01	-	-	69,000 00	-	-	2,131,596 01	349,650 06	
Western Assurance, Canada. ....	364,419 08	\$227,819 00	-	26,217 73	-	-	618,455 81	68,584 75	
Totals .....	\$10,143,649 77	\$227,819 00	\$112,198 95	\$200,419 61	\$37,187 55	\$23,531 02	\$10,744,805 90	\$1,128,395 17	
Reapitulation.									
Maine Stock Companies .....	\$151,186 98	\$396,233 92	\$85 96	\$12,639 41	\$4,247 92	\$22,519 24	\$586,913 43	-\$261,198 21	
Stock Companies of other States. ....	35,291,843 11	3,278,468 84	1,036,013 86	1,747,798 78	169,631 93	31,341 66	41,554,661 18	4,094,413 62	
Mutual Companies of other States. ....	429,227 50	-	6,938 59	35,246 79	3,001 86	992 25	475,406 99	-279,704 60	
* Companies of Foreign Countries .....	10,143,649 77	227,819 00	112,198 95	200,419 61	37,187 55	23,531 02	10,744,805 90	1,128,395 17	
Aggregate .....	\$46,015,907 36	\$3,902,521 76	\$1,155,236 86	\$1,996,104 59	\$214,069 26	\$78,384 17	\$53,361,777 50	\$1,681,965 98	

\* U. S. Branches except Western Assurance Company.

— Excess of Expenditures over Income.



T A B L E V . . . Showing the nature of the Expenditures during the year ending December 31st, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.

NAME OF COMPANY.	PAID FOR LOSSES.		Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries, etc.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
	Fire.	Marine and Landed.						
<b>MARINE INSURANCE COMPANIES.</b>								
Proctor .....	\$107,018 22	\$24,592 97	-	\$15,493 16	\$3,463 25	\$717 51	\$5,530 39	\$169,717 80
Marine .....	-	84,577 11	-	6,831 83	5,041 74	373 65	-	94,974 33
Marine .....	-	64,652 15	\$16,813 00	3,024 27	5,344 00	1,287 25	1,511 40	91,632 13
Union .....	273,985 54	186,723 56	-	25,387 35	11,888 86	3,474 26	16,668 31	486,037 64
<b>Total</b> .....	\$381,003 86	\$344,405 79	\$16,813 00	\$50,736 51	\$25,739 85	\$5,763 67	\$33,699 90	\$846,051 64
<b>FIRES AND OTHER COMPANIES.</b>								
Alma, Ill. ....	-	-	-	\$150 00	\$400 00	-	\$1,000 00	\$1,550 00
Alma, Ill. ....	\$2,800,334 92	\$252,391 90	\$653,415 00	672,502 13	162,765 82	\$77,278 80	196,643 88	4,810,331 70
Alma, Ill. ....	300,993 80	-	40,000 00	102,239 86	55,048 63	6,215 18	31,647 62	536,164 07
Alma, Ill. ....	180,217 63	-	-	72,825 00	6,194 33	7,704 98	30,804 62	297,746 88
Alma, Ill. ....	108,069 64	-	10,000 00	90,277 73	10,856 24	9,318 68	36,845 02	204,968 28
Alma, Ill. ....	275,598 12	108,420 04	-	77,376 08	38,554 40	13,887 70	80,331 80	691,140 28
Alma, Ill. ....	296,607 32	85,650 67	10,316 50	93,679 92	30,296 73	12,692 73	41,883 90	536,037 68
Alma, Ill. ....	460,948 16	-	862 50	207 21	90,403 18	9,726 73	6,163 76	607,810 68
Alma, Ill. ....	170,338 82	-	20,000 00	32,540 37	14,368 46	4,435 44	20,288 87	361,969 86
Alma, Ill. ....	11,848 61	-	-	37,916 31	18,559 55	1,320 22	29,763 47	99,408 16
Alma, Ill. ....	164,860 85	33,490 93	260 00	8,971 83	7,640 82	2,089 16	8,186 82	320,469 91
Alma, Ill. ....	8,534 72	-	-	24,988 27	18,281 72	3,187 18	-	84,041 84
Alma, Ill. ....	240,772 49	-	-	74,979 63	48,212 24	10,160 25	-	374,114 61
Alma, Ill. ....	103,333 97	-	10,000 00	36,493 17	8,394 56	4,783 24	15,748 23	178,753 17
Alma, Ill. ....	164,982 57	-	20,000 00	28,772 60	11,733 08	8,081 02	9,032 60	232,581 85
Alma, Ill. ....	182,614 04	-	-	50,664 24	13,225 00	6,624 60	16,980 51	270,108 39
Alma, Ill. ....	977,840 61	-	86,591 00	236,964 48	184,650 68	81,454 80	184,913 07	1,651,304 59

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Dwelling House, Mass.....	50 86	-	-	2,506 44	8,250 00	4,886 03	6,408 43	22,101 76
Equitable F. and M., R. I.....	351,193 22	9,906 50	15,236 77	18,734 17	21,294 11	4,526 46	-	419,934 63
Fane, Pa.....	57,698 12	-	-	18,734 17	4,600 00	5,614 44	7,862 20	94,508 93
Fire Association, Pa.....	135,840 61	100,000 00	166,283 12	166,283 12	31,143 31	20,460 82	16,411 46	459,139 31
Fireman's Fund, Cal.....	317,409 55	17,483 68	77,673 40	77,673 40	35,964 60	9,926 76	72,684 56	554,880 26
First National Fire, Mass.....	85,942 01	5,850 00	18,111 63	18,111 63	5,279 13	1,767 86	6,559 85	123,510 48
Franklin, Mass.....	29,326 61	-	10,106 61	10,106 61	10,702 50	2,898 00	10,445 74	63,479 36
Franklin, Ind.....	17,869 32	-	19,694 66	17,363 24	7,363 24	1,409 97	5,427 01	51,764 20
Franklin Fire, Pa.....	1,165,533 54	127,736 00	244,951 04	244,951 04	116,040 04	61,393 14	140,324 44	1,844,978 20
German, Pa.....	249,945 82	40,000 00	80,428 60	80,428 60	6,111 02	10,102 18	6,564 32	399,151 94
German American, N. Y.....	422,498 07	40,000 00	134,607 05	134,607 05	41,697 47	16,846 58	52,886 11	708,535 28
Guernsey Fire, N. Y.....	534,863 87	50,000 00	115,906 69	115,906 69	69,077 29	14,133 24	131,049 96	915,031 07
Girard F. and M., Pa.....	135,733 75	30,000 00	62,371 73	62,371 73	20,527 39	17,438 31	37,561 43	303,632 61
Globe, Ill.....	64,470 56	-	56,368 72	56,368 72	23,632 65	2,499 76	24,359 70	171,671 39
Gloucester Fire, Mass.....	20,412 15	534 00	8,179 04	8,179 04	3,446 11	263 75	1,933 18	42,005 91
Hanover Fire, N. Y.....	451,253 79	32,500 00	113,277 54	113,277 54	48,379 66	13,804 85	92,714 61	751,930 45
Hartford Fire, Conn.....	1,207,348 34	49,500 00	327,842 50	327,842 50	114,935 49	40,227 06	136,972 14	1,876,825 53
Hoffman Fire, N. Y.....	218,119 14	-	45,793 63	45,793 63	19,289 88	3,400 14	21,192 80	307,795 49
Home, N. Y.....	1,899,144 56	2,450 00	518,681 63	518,681 63	233,050 38	56,225 82	175,831 49	2,875,383 78
Howard, N. Y.....	73,476 74	37,500 00	27,247 79	27,247 79	26,560 00	10,600 94	20,083 27	195,468 74
Humboldt, N. J.....	70,446 06	15,250 00	34,459 75	34,459 75	16,904 99	1,331 32	-	137,452 12
Ins. Co. of North America, Pa.....	1,425,070 45	-	460,643 61	460,643 61	76,500 00	79,137 20	170,930 03	5,618,040 24
Irving, N. Y.....	124,052 93	490 00	15,450 70	15,450 70	12,500 00	3,420 46	12,078 23	166,054 32
Manhattan Fire, N. Y.....	339,648 88	20,510 00	100,641 02	100,641 02	32,000 00	11,450 86	33,728 90	562,979 76
Manufacturers F. and M., Mass.....	116,930 33	-	37,635 12	37,635 12	29,640 69	6,481 71	-	280,598 08
Merchants' N. J.....	94,451 75	23,952 00	57,188 31	57,188 31	22,553 45	920 27	68,206 03	257,791 63
Merchants' R. I.....	296,925 68	-	34,682 59	34,682 59	14,736 45	6,950 33	290 81	353,739 92
Meriden Fire, Conn.....	70,701 64	-	21,108 19	21,108 19	7,668 67	3,584 21	4,872 89	107,933 60
Narragansett F. and M., R. I.....	340,523 10	29,629 15	49,571 42	49,571 42	40,082 10	7,259 59	-	467,065 36
National Fire, Conn.....	215,808 98	30,000 00	62,927 69	62,927 69	24,048 69	8,617 97	21,821 47	363,324 80
National Fire, N. Y.....	166,573 57	-	20,283 57	20,283 57	13,458 17	4,060 28	21,224 15	225,599 74
Newport F. and M., R. I.....	111,271 65	37,119 00	18,525 30	18,525 30	6,515 00	2,080 42	11,054 74	282,564 26
Northwestern National, Wis.....	136,291 30	-	51,267 19	51,267 19	21,964 48	8,154 34	21,410 66	315,709 93

TABLE V.—(CONCLUDED.)

NAME OF COMPANY.	PAID FOR LOSSES		Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries, etc.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
	Fire.	Marine and Inland.						
Orient Fire, Conn.....	\$246,325 74	—	—	\$63,579 91	\$22,831 38	\$9,797 95	\$23,210 29	\$365,751 27
Penn Fire, Pa.....	136,568 19	—	\$6,267 72	83,311 39	12,227 35	9,113 06	18,777 01	268,264 72
Pennsylvania Fire, Pa.....	518,312 78	—	682 50	161,648 88	12,949 91	22,517 32	13,394 36	728,505 75
Peoples' N. J.....	97,324 90	—	24,000 00	37,606 48	12,471 02	4,270 71	20,116 87	196,289 98
Phoenix, N. Y.....	751,805 86	\$321,619 82	100,000 00	228,581 90	127,510 55	32,923 00	102,827 44	1,665,268 07
Phoenix, Conn.....	883,402 94	—	—	227,999 44	63,865 33	40,009 56	129,046 23	1,334,323 50
Providence Washington, R. I....	30,067 40	—	30,000 00	12,588 07	19,084 15	3,431 76	—	95,171 38
Rochester German, N. Y.....	15,825 66	118 29	7,000 00	7,483 60	3,286 80	325 25	7,821 36	41,860 96
Roger Williams, R. I.....	31,979 84	21,477 96	14,920 00	21,143 82	10,982 37	738 49	—	101,232 48
Saint Paul F. and M., Minn....	253,544 41	40,323 35	44,000 00	82,728 18	22,626 40	8,451 38	26,265 69	476,939 41
Shoe and Leather, Mass.....	35,809 69	—	10,420 60	10,795 00	10,795 00	3,009 70	8,713 49	68,748 38
Springfield F. and M., Mass....	473,459 55	—	45,000 00	96,846 76	27,162 64	17,550 12	27,333 69	687,352 76
St. Nicholas, N. Y.....	116,696 77	—	15,000 00	25,675 37	13,020 00	2,261 33	10,565 83	183,219 30
Trade, N. J.....	—	5,744 03	—	3,758 08	1,827 96	81 00	2,446 39	13,857 46
Traders' Ill.....	109,229 07	30,295 14	50,000 00	22,077 83	19,559 23	1,131 87	28,865 14	261,158 28
Traders and Mechanics', Mass....	37,096 01	—	8,000 00	4,239 22	2,464 87	1,794 14	761 98	54,356 52
Westchester Fire, N. Y.....	463,519 95	—	19,946 55	93,217 84	20,465 54	14,213 58	53,882 33	665,245 79
Workingmen's National, La.....	1,780 44	—	—	8,463 94	4,140 00	460 50	—	14,844 88
Totals.....	\$21,687,470 12	\$2,519,528 62	\$1,893,032 85	\$5,851,235 76	\$2,269,774 11	\$810,777 29	\$2,427,619 61	\$37,459,438 36
MUTUAL COS. OF OTHER STATES								
Farmers' Mutual, Pa.....	\$123,267 33	—	—	\$43,474 68	\$9,380 09	\$2,341 95	\$8,955 32	\$187,420 37
Holyoke Mutual Fire, Mass.....	119,094 07	—	\$7,832 99	17,698 26	7,538 33	1,909 98	2,575 55	156,647 10
Quincy Mutual Fire, Mass.....	374,919 34	—	4,933 89	13,787 48	9,972 80	2,936 60	4,444 61	411,044 12
Totals.....	\$617,389 74	—	\$12,816 88	\$74,960 42	\$36,889 22	\$7,187 53	\$16,975 48	\$755,111 59

[illegible]

## Recapitulation.

Maine Stock Companies .....	\$381,003 86	\$344,405 79	\$16,813 00	\$50,736 51	\$25,739 85	\$5,752 67	\$22,599 96	\$848,051 64
Stock Companies of other States.....	21,687 40 12	2,519 528 62	1,893 032 62	5,851 235 76	2,269 774 11	810 777 29	2,427 779 29	37,458 338 36
Mutual Co. of other States.....	617 380 74	—	12 816 88	74 980 42	26 589 22	7 187 85	16 975 48	753 111 59
† Companies of Foreign Countries	6,786 440 49	160 242 70	29 905 76	1 687 414 06	499 035 58	169 532 56	483 339 58	9 616 410 73
Aggregate.....	\$29 472 295 21	\$3 024 177 11	\$1 952 508 49	\$7 664 346 76	\$4 821 438 76	\$993 250 37	\$2 951 034 63	\$48 679 012 32

\* Includes salaries and taxes.  
† Includes salaries, taxes and general expenses.  
‡ U. S. Branches except Western Assurance Company.

\* Includes salaries and taxes.

+ Includes salaries, taxes and general expenses.

† U. S. Branches except Western Assurance Company.

**TABLE VI.—Showing the Risks in force, Risks written and Premiums received thereon, and Losses paid, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State for the year ending December 31st, 1873.**

NAME OF COMPANY.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.
<b>MAINE STOCK COMPANIES.</b>								
Bangor .....	\$3,470,208	\$452,425	\$3,565,347	\$62,526 46	\$1,287,325	\$54,617 83	\$107,018 32	\$36,503 97
Merchants' Marine .....	—	871,988	—	—	2,323,950	109,845 92	—	86,527 11
Ocean .....	—	1,053,356	—	—	3,127,871	88,052 50	—	64,653 15
Union .....	7,638,877	1,224,460	7,345,000	115,400 10	4,971,013	189,185 35	273,985 54	156,723 56
<b>Totals .....</b>	<b>\$11,109,085</b>	<b>\$3,602,229</b>	<b>\$10,910,347</b>	<b>\$177,926 56</b>	<b>\$11,910,169</b>	<b>\$441,701 60</b>	<b>\$381,003 86</b>	<b>\$344,406 79</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Etna, Ill. ....	\$175,500	—	\$175,500	\$3,234 32	—	—	—	—
Etna, Conn. ....	303,695,245	\$408,041	341,919,125	4,543,327 07	\$42,250,814	\$438,321 77	\$2,800,334 92	\$252,391 90
Agricultural, N. Y. ....	223,747,890	—	96,460,000	560,345 43	—	—	300,993 30	—
Alemania Fire, Ohio. ....	12,978,070	—	19,389,113	349,551 08	—	—	180,217 63	—
Allemaunia Fire, Pa. ....	32,179,842	—	34,480,110	442,430 00	—	—	108,069 64	—
Amazon, Ohio. ....	22,913,792	505,291	30,769,852	548,620 58	11,049,045	137,104 88	375,586 52	105,420 04
American Central, Mo. ....	33,032,503	—	37,994,832	682,097 09	3,294,321	33,364 36	296,607 22	38,650 67
American Fire, Pa. ....	33,183,498	—	40,348,794	419,364 18	—	—	460,948 16	—
Atlantic, N. Y. ....	19,963,092	—	30,216,039	360,866 64	—	—	170,338 82	—
Atlantic and Pacific, Ill. ....	7,582,647	—	9,211,918	212,128 87	—	—	11,848 61	—
Atlantic F. and M., R. I. ....	3,706,448	20,299	5,179,018	63,482 11	4,533,415	23,048 00	164,860 85	33,490 93
Atlas, Conn. ....	9,611,038	—	10,763,764	168,546 83	—	—	8,534 72	—
Brewer's Fire of America, Wis. ..	20,838,980	—	26,082,533	460,929 64	—	—	240,772 49	—

STATISTICAL TABLES.

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Citizens', N. J. ....	12,812,392	-	15,482,778	214,255 81	-	-	103,333 97	-
Commerce, N. Y. ....	17,109,975	-	17,497,900	220,762 78	-	-	154,982 57	-
Connecticut Fire, Conn. ....	23,180,500	-	27,875,500	368,351 58	-	-	182,614 04	-
Continental, N. Y. ....	193,293,619	-	220,195,289	1,637,542 39	-	-	977,840 61	-
Dwelling House, Mass. ....	5,510,064	-	5,699,564	63,123 61	-	-	50 86	-
Equitable F. and M., R. I. ....	8,127,059	104,521	8,668,851	123,730 44	1,174,139	9,445 35	351,198 22	17,777 57
Faune, Pa. ....	6,502,753	-	6,705,751	117,516 19	-	-	37,698 12	-
Fire Association, Pa. ....	119,693,668	-	60,398,281	880,197 12	-	-	135,840 61	-
Fireman's Fund, Cal. ....	21,774,577	905,610	13,047,984	518,997 15	4,487,840	116,382 94	317,409 55	23,838 82
First National Fire, Mass. ....	7,706,642	-	8,055,474	135,551 97	-	-	85,942 01	-
Franklin, Mass. ....	7,310,018	-	10,141,436	125,686 61	-	-	29,326 61	-
Franklin, Ind. ....	6,056,105	5,000	7,167,848	118,732 66	40,900	677 66	17,869 32	-
Franklin Fire, Pa. ....	191,891,834	-	105,273,009	1,681,107 83	-	-	1,165,533 54	-
German, Pa. ....	16,689,858	-	28,711,320	540,786 10	-	-	249,945 32	-
German American, N. Y. ....	64,367,709	5,000	89,690,554	991,455 66	15,000	400 00	422,498 07	-
Germania Fire, N. Y. ....	81,139,824	-	86,058,823	865,876 47	-	-	534,863 87	-
Girard F. and M., Pa. ....	40,204,303	-	39,092,051	457,127 96	-	-	135,733 75	-
Globe, Ill. ....	14,861,943	-	18,682,485	367,757 65	-	-	64,470 56	-
Gloucester Fire, Mass. ....	3,889,491	165,375	3,642,451	61,730 22	332,008	12,603 46	20,412 15	7,237 68
Hanover Fire, N. Y. ....	79,698,081	-	79,787,324	856,879 89	-	-	451,253 79	-
Hartford Fire, Conn. ....	163,828,819	-	161,705,552	2,247,630 53	-	-	1,207,348 34	-
Hoffman, N. Y. ....	16,645,556	-	20,931,982	263,352 05	-	-	218,119 14	-
Home, N. Y. ....	338,449,030	-	299,154,927	3,100,805 59	-	-	1,899,144 56	-
Howard, N. Y. ....	25,275,913	10,000	32,258,715	267,113 58	21,000	1,450 00	73,476 74	-
Humboldt, N. J. ....	9,932,932	-	12,466,708	211,803 45	-	-	70,446 06	-
Ins. Co. of No. America, Pa. ....	183,194,190	12,784,860	142,681,658	1,996,705 68	148,787,357	1,924,170 57	1,425,070 45	1,306,708 95
Irrving, N. Y. ....	8,867,033	-	11,812,912	121,539 55	-	-	124,052 93	-
Manhattan Fire, N. Y. ....	31,292,990	-	49,713,269	500,910 27	3,337,495	37,312 39	339,648 88	20,510 00
Manufacturers' F. and M., Mass. ....	22,064,308	3,824,092	35,992,419	476,123 71	9,128,583	197,374 22	116,930 33	90,910 23
Merchants' N. J. ....	31,000,376	-	38,288,611	398,618 72	-	-	94,451 75	619 82
Merchants' R. I. ....	13,213,844	-	13,586,194	203,150 85	1,028,569	6,974 35	296,925 68	154 06
Meriden Fire, Conn. ....	8,128,063	-	10,870,816	189,169 59	-	-	70,701 64	-
Narragansett F. and M., R. I. ....	19,372,975	-	20,230,096	329,387 83	-	-	340,523 10	29,629 15

TABLE VI.—(CONCLUDED.)

NAME OF COMPANY.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums received thereon	Marine and Inland.	Premiums received thereon	Fire.	Marine and Inland.
National Fire, Conn.....	\$28,491,151	-	\$31,320,526	\$412,377 90	-	-	\$215,808 98	-
National Fire, N. Y.....	19,420,747	-	22,374,084	159,334 51	-	-	166,573 57	-
Newport F. and M., R. I.....	6,006,747	\$351,431	7,548,638	85,640 45	\$38,426,195	\$153,998 16	111,271 65	\$96,088 25
Northwestern National, Wis....	11,593,682	193,200	16,926,106	326,765 03	19,501,324	179,741 73	136,231 30	76,621 96
Orient Fire, Conn.....	26,121,723	-	30,703,339	458,926 25	-	-	246,325 74	-
Penn Fire, Pa.....	15,171,686	-	18,552,195	406,697 90	-	-	136,568 19	-
Pennsylvania Fire, Pa.....	47,887,782	-	55,687,295	794,245 28	-	-	518,312 78	-
Peoples' N. J.....	14,215,973	-	17,659,089	272,267 78	-	-	97,334 90	-
Phoenix, N. Y.....	103,053,013	4,044,093	142,016,841	1,415,702 09	43,801,157	618,605 24	751,805 86	321,619 82
Phoenix, Conn.....	113,433,887	-	105,953,722	1,531,214 72	-	-	883,402 94	-
Providence Washington, R. I....	6,851,028	-	8,972,602	101,881 96	-	-	30,067 40	-
Rochester German, N. Y.....	6,166,381	122,100	6,478,650	79,015 41	138,900	1,750 70	15,825 66	118 29
Roger Williams, R. I.....	6,886,769	427,153	7,749,715	125,848 19	4,105,340	36,814 75	31,979 84	21,477 96
Saint Paul F. and M., Minn....	23,066,424	446,950	25,151,572	498,795 58	19,182,377	96,405 75	253,544 41	40,323 35
Shoe and Leather, Mass.....	7,307,107	164,955	10,276,187	130,329 75	863,250	9,735 84	35,809 59	-
Springfield F. and M., Mass....	63,329,973	-	63,621,375	714,755 73	-	-	473,459 55	-
St. Nicholas, N. Y.....	15,717,348	-	16,712,184	174,848 14	-	-	116,696 77	-
Trade, N. J.....	1,270,098	662,315	1,541,323	-	1,144,848	-	-	5,744 03
Traders' Ill.....	16,720,219	1,121,910	26,330,031	333,031 56	15,916,380	161,817 65	109,229 07	30,295 14
Traders and Mechanics, Mass....	3,512,108	-	2,434,259	33,419 46	-	-	37,096 01	-
Westchester Fire, N. Y.....	53,043,416	-	58,199,512	759,130 76	-	-	463,519 95	-
Workmen's National, La. ....	1,251,435	-	1,302,535	25,391 83	-	-	1,780 44	-
<b>Totals .....</b>	<b>\$3,096,114,095</b>	<b>\$26,272,216</b>	<b>\$3,071,863,710</b>	<b>\$38,269,924 91</b>	<b>\$365,510,257</b>	<b>\$4,195,999 77</b>	<b>\$21,687,470 12</b>	<b>\$2,519,598 62</b>

MUTUAL COMPANIES OF OTHER STATES									
Farmers' Mutual, Pa.....	\$30,251,451	-	\$15,807,272	\$237,208 10	-	-	-	\$123,267 33	-
Holyoke Mutual Fire, Mass.....	22,838,325	-	7,780,647	112,848 15	-	-	-	119,094 07	-
Quincy Mutual Fire, Mass.....	25,685,620	-	6,041,139	90,123 69	-	-	-	374,919 34	-
Totals .....	\$78,775,396	-	\$29,628,958	\$440,179 94	-	-	-	\$617,380 74	-
COMPANIES OF FOREIGN COUNTRIES.									
Commercial Union, Eng.....	\$39,371,320	-	\$67,376,811	\$811,443 12	-	-	-	\$352,776 15	-
Imperial Fire, Eng.....	81,404,232	-	109,881,534	1,206,119 92	-	-	-	939,373 76	-
L. and L. and Globe, Eng.....	203,402,874	-	348,865,416	3,524,810 08	-	-	-	1,980,234 85	-
London Assurance Corp. Eng.....	38,315,294	-	47,872,898	424,988 65	-	-	-	210,329 03	-
N. British and Merc'ile, e.s.....	111,938,987	-	146,719,544	1,648,091 02	-	-	-	949,192 86	-
Queen, Eng.....	80,516,893	-	106,364,203	1,290,413 52	-	-	-	695,473 78	-
Royal, Eng.....	147,607,688	-	172,181,310	2,245,838 80	-	-	-	1,337,226 94	-
Western Assurance, Canada.....	22,362,515	\$637,654	27,486,587	374,714 81	\$15,648,985	\$279,618 57	231,833 63	\$160,242 70	-
Totals .....	\$724,919,703	\$637,654	\$1,025,948,303	\$11,526,419 92	\$15,648,985	\$279,618 57	\$6,786,440 49	\$160,242 70	-

# Recapitulation.

Maine Stock Companies .....	\$11,109,085	\$3,602,229	\$10,910,347	\$177,926 56	\$11,910,159	\$441,701 60	\$381,003 86	\$344,403 79
Stock Companies of other States.....	3,096,114,095	26,272,216	3,071,363,710	38,269,924 91	366,510,257	4,195,999 77	21,687,470 12	2,519,528 62
Mutual Cos. of other States.....	78,775,396	-	29,628,958	440,179 94	-	-	617,380 74	-
* Companies of Foreign Countries .....	724,919,703	637,654	1,025,948,303	11,526,419 92	15,648,985	279,618 57	6,786,440 49	160,242 70
Aggregate .....	\$3,910,918,279	\$30,512,089	\$4,138,351,318	\$50,414,451 33	\$394,069,401	\$4,917,319 94	\$29,472,295 21	\$3,024,177 11

\* U. S. Branches except Western Assurance Company.



TABLE IV. -- (CONCLUDED.)

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest on Bonds and Mortgages.	Interest and Dividends from all other sources	Received for Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.
	Fire.	Marine and Inland.						
National Fire, N. Y. ....	\$157,371 77	-	\$13,843 73	\$3,637 10	\$72 41	\$580 62	\$175,605 63	-\$50,094 11
Newport, F. and M., R. I. ....	73,048 82	\$132,724 69	-	14,661 73	-	-	220,435 24	-62,219 02
Northwestern National, Wis. ....	291,164 79	146,209 66	-	14,601 42	-	-	451,965 77	136,285 64
Orient Fire, Conn. ....	418,737 36	-	-	42,009 00	-	-	460,746 36	94,995 09
Penn Fire, Pa. ....	361,881 90	-	5,241 31	4,595 98	2,214 29	-	373,933 48	105,668 76
Pennsylvania Fire, Pa. ....	727,271 54	-	28,554 87	30,129 84	250 00	332 41	786,538 66	58,032 91
People's, N. J. ....	236,365 99	-	-	12,493 83	6,554 21	-	255,014 03	58,734 05
Phoenix, N. Y. ....	1,261,737 63	399,884 84	20,875 31	49,316 68	7,500 80	5,466 88	1,744,782 12	79,514 05
Phoenix, Conn. ....	1,631,214 72	-	1,471 16	80,636 79	-	-	1,613,322 67	278,899 17
Providence Washington, R. I. ....	92,640 46	-	-	17,166 31	-	430 00	110,236 77	15,065 39
Rochester German, N. Y. ....	71,897 40	1,642 00	4,125 02	5,640 80	-	-	83,305 22	41,444 26
Roger Williams, R. I. ....	117,750 62	38,553 03	-	17,425 60	-	-	173,729 15	72,496 67
St. Paul F. and M., Minn. ....	443,651 08	90,000 45	9,118 17	39,793 84	9,148 59	-	691,712 13	114,772 72
Shoe and Leather, Mass. ....	111,478 03	3,567 07	1,586 25	16,701 29	-	-	133,332 64	64,584 26
Springfield F. and M., Mass. ....	653,009 12	-	14,313 80	36,847 63	3,600 00	-	707,770 55	20,417 79
St. Nicholas, N. Y. ....	165,800 45	-	3,262 00	6,984 10	-	-	176,146 55	-7,072 75
Trade, N. J. ....	20,614 55	22,107 19	158 60	1,480 24	-	450 00	44,364 98	30,507 52
Traders', Ill. ....	277,314 44	96,415 94	2,488 87	30,441 67	-	-	406,860 92	145,502 64
Traders and Mechanics', Mass. ....	31,564 76	-	2,923 43	5,646 33	-	-	40,134 02	-14,232 50
Westchester Fire, N. Y. ....	686,392 84	-	15,640 19	9,865 53	200 00	-	712,098 53	46,852 74
Workingmens' National, La. ....	8,176 78	-	-	-	-	-	8,176 78	-6,668 10
Totals .....	\$35,291,843 11	\$3,278,468 84	\$1,036,013 36	\$1,747,798 78	\$169,631 93	\$31,341 66	\$41,554,651 18	\$4,094,413 62

MUTUAL COMPANIES OF OTHER STATES.									
Farmers' Mutual, Pa.....	\$236,352 53	-	\$1,587 50	\$8,454 91	\$400 25	\$992 25	\$238,087 44	\$50,667 07	
Holyoke Mutual Fire, Mass.....	112,751 28	-	563 94	14,640 15	2,481 81	-	130,436 98	-26,210 12	
Quincy Mutual Fire, Mass.....	90,123 69	-	4,487 15	12,151 73	120 00	-	106,882 57	-204,161 55	
Totals.....	\$429,227 50	-	\$6,938 59	\$35,246 79	\$3,001 86	\$992 25	\$475,406 99	-\$279,704 60	
COMPANIES OF FOREIGN COUNTRIES.									
Commercial Union, Eng.....	\$656,637 16	-	-	-	-	-	\$656,637 16	\$153,059 84	
Imperial Fire, Eng.....	974,551 76	-	-	-	-	-	976,434 78	-320,073 86	
L. and L. and Globe, Eng.....	3,127,871 83	-	\$112,198 95	\$1,983 92	\$37,187 55	\$20,320 39	3,297,578 72	423,308 73	
London Assurance Corp., Eng.....	424,988 65	-	-	4,259 03	-	-	429,347 68	75,846 02	
No. British and Merc'tile & B.....	1,431,051 27	-	-	81,388 81	-	3,210 63	1,505,548 71	110,810 41	
Queen, Eng.....	1,111,534 01	-	-	17,773 09	-	-	1,129,307 03	267,409 22	
Royal, Eng.....	2,062,596 01	-	-	69,000 00	-	-	2,131,596 01	349,650 06	
Western Assurance, Canada.....	364,419 08	\$227,819 00	-	26,217 73	-	-	618,455 81	69,584 75	
Totals.....	\$10,143,649 77	\$227,819 00	\$112,198 95	\$200,419 61	\$37,187 55	\$23,531 02	\$10,744,805 90	\$1,128,395 17	

# Recapitulation.

Maine Stock Companies.....	\$151,186 98	\$396,233 92	\$85 96	\$12,639 41	\$4,247 97	\$22,519 24	\$586,913 43	-\$261,198 21	
Stock Companies of other States.....	35,291,843 11	3,278,468 84	1,036,013 36	1,747,798 78	169,631 93	31,341 66	41,554,651 18	4,094,413 62	
Mutual Companies of other States.....	429,227 50	-	6,938 59	35,246 79	3,001 86	992 25	475,406 98	-279,704 60	
* Companies of Foreign Countries.....	10,143,649 77	227,819 00	112,198 95	200,419 61	37,187 55	23,531 02	10,744,803 90	1,128,395 17	
Aggregate.....	\$16,015,907 36	\$3,902,521 76	\$1,155,236 86	\$1,996,104 69	\$214,069 26	\$78,394 17	\$33,361,777 60	\$4,681,965 98	

\* U. S. Branches except Western Assurance Company.

— Gross of Expenditures over Income.

**TABLE V.**—*Showing the nature of the Expenditures during the year ending December 31st, 1873, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State.*

NAME OF COMPANY.	PAID FOR LOSSES.		Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries, etc.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
	Fire.	Marine and Inland.						
<b>MAINE STOCK COMPANIES.</b>								
Bangor.....	\$107,018 32	\$36,502 97	—	\$15,493 16	\$3,465 25	\$717 51	\$5,520 29	\$168,717 50
Merchants' Marine.....	—	86,527 11	—	6,831 83	5,041 74	273 65	—	98,674 33
Ocean.....	—	64,652 15	\$16,813 00	3,024 27	5,344 00	1,287 25	1,511 46	92,632 13
Union.....	273,985 54	156,723 56	—	25,387 25	11,888 86	3,474 26	16,568 21	498,027 68
<b>Totals.....</b>	<b>\$381,003 86</b>	<b>\$344,405 79</b>	<b>\$16,813 00</b>	<b>\$50,736 51</b>	<b>\$25,739 85</b>	<b>\$5,752 67</b>	<b>\$23,599 96</b>	<b>\$848,051 64</b>
<b>STOCK COS. OF OTHER STATES.</b>								
Atlas, Ill.....	—	—	—	\$150 00	\$400 00	—	\$1,000 00	\$1,550 00
Brewers' Fire of America, Wis.....	\$2,800,334 92	\$252,391 90	\$653,415 00	672,502 13	162,765 62	\$77,278 30	196,643 88	4,815,331 75
Citizens' N. Y.....	300,993 30	—	40,000 00	102,239 35	55,048 62	6,215 18	21,647 62	526,144 07
Agricultural, N. Y.....	180,217 63	—	—	72,835 00	6,194 33	7,704 98	30,804 62	297,748 56
Allemania Fire, Pa.....	108,069 64	—	10,000 00	90,277 73	10,856 24	9,218 65	26,543 02	234,985 28
Amazon, Ohio.....	375,596 52	105,420 04	—	77,376 09	38,554 40	13,867 70	80,331 50	691,146 25
American Central, Mo.....	296,607 22	38,650 67	10,816 50	93,679 92	30,296 72	13,692 72	41,883 90	534,627 65
American Fire, Pa.....	460,948 16	—	862 50	207 21	90,403 18	9,726 73	5,162 78	567,310 56
Atlantic, N. Y.....	170,338 82	—	20,000 00	32,540 27	14,366 46	4,435 44	20,288 87	261,969 86
Atlantic and Pacific, Ill.....	11,848 61	—	—	37,916 31	18,559 55	1,320 22	29,763 47	99,408 16
Atlantic F. and M., R. I.....	164,860 85	33,490 93	260 00	8,971 33	7,640 82	2,069 16	3,156 82	220,469 91
Atlas, Conn.....	8,534 72	—	—	24,938 27	18,281 72	3,187 13	—	54,941 84
Brewers' Fire of America, Wis.....	240,772 49	—	—	74,979 53	48,212 24	10,150 25	—	374,114 51
Citizens' N. J.....	103,333 97	—	10,000 00	36,493 17	8,394 56	4,783 24	15,748 23	178,753 17
Commerce, N. Y.....	154,982 57	—	20,000 00	28,772 60	11,733 06	8,061 02	9,032 60	232,581 85
Connecticut Fire, Conn.....	182,614 04	—	—	50,564 24	13,225 00	6,624 60	16,880 51	270,108 39
Continental, N. Y.....	977,840 61	—	85,591 00	236,954 48	184,650 63	31,454 80	134,813 07	1,651,304 59

Dwelling House, Mass.....	50 86	-	-	2,506 44	8,250 00	4,886 08	6,408 43	22,101 76
Equitable F. and M., R. I.....	351,193 22	17,777 57	9,906 50	15,236 77	21,294 11	4,528 45	-	419,934 62
Fane, Pa.....	57,698 12	-	-	18,734 17	4,600 00	5,614 44	7,862 20	94,508 93
Fire Association, Pa.....	135,840 61	-	100,000 00	156,283 12	31,143 31	20,460 82	15,411 45	459,139 31
Fireman's Fund, Cal.....	317,409 55	23,338 82	17,483 58	77,673 40	35,964 60	9,925 75	72,584 56	554,880 26
First National Fire, Mass.....	85,942 01	-	5,850 00	18,111 63	5,279 13	1,767 86	6,559 85	123,510 48
Franklin, Mass.....	29,326 61	-	-	10,106 51	10,702 50	2,898 00	10,445 74	63,479 36
Franklin, Ind.....	17,869 32	-	-	19,694 66	7,363 24	1,409 97	5,427 01	51,764 20
Franklin Fire, Pa.....	1,165,533 54	-	127,736 00	244,951 04	115,040 04	51,393 14	140,324 44	1,844,978 20
German, Pa.....	249,945 32	-	40,000 00	80,428 60	6,111 02	10,102 18	6,564 32	393,151 94
German American, N. Y.....	422,498 07	-	40,000 00	134,607 05	41,697 47	16,846 58	52,886 11	708,535 28
Germania Fire, N. Y.....	534,863 87	-	50,000 00	115,906 69	69,077 29	14,133 24	131,049 98	915,031 07
Girard F. and M., Pa.....	135,733 75	-	30,000 00	62,371 73	20,527 39	17,438 31	37,561 43	303,632 61
Globe, Ill.....	64,470 56	-	-	56,358 72	23,632 65	2,849 76	24,359 70	171,671 39
Gloucester Fire, Mass.....	20,412 15	7,237 68	534 00	8,179 04	3,446 11	263 75	1,933 18	42,005 91
Hanover Fire, N. Y.....	451,253 79	-	32,500 00	113,277 54	48,379 66	13,804 85	92,714 61	751,330 45
Hartford Fire, Conn.....	1,207,348 34	-	49,500 00	327,842 50	114,935 49	40,227 06	136,972 14	1,876,825 53
Hoffman Fire, N. Y.....	218,119 14	-	-	45,793 53	19,289 88	3,400 14	21,192 80	307,795 49
Home, N. Y.....	1,899,144 56	-	2,450 00	518,681 53	223,050 38	56,225 82	175,831 49	2,875,383 78
Howard, N. Y.....	73,476 74	-	37,500 00	27,247 79	26,560 00	10,600 94	20,083 27	195,468 74
Humboldt, N. J.....	70,446 06	-	15,250 00	34,459 75	15,904 99	1,391 32	-	137,452 12
Ins. Co. of North America, Pa.....	1,425,070 45	1,306,708 95	-	460,643 61	75,500 00	79,187 20	170,930 03	3,518,940 24
Irving, N. Y.....	124,052 93	-	490 00	15,450 70	12,500 00	1,432 46	12,078 23	166,054 32
Manhattan Fire, N. Y.....	339,648 88	20,510 00	25,000 00	100,641 02	32,000 00	11,450 96	33,728 90	562,379 76
Manufacturers F. and M., Mass.....	116,930 33	90,910 23	-	37,635 12	29,640 69	5,481 71	-	280,598 08
Merchants' N. J.....	94,451 75	519 82	23,952 00	57,188 31	22,553 45	920 27	58,206 03	257,791 63
Merchants' R. I.....	296,925 68	154 06	-	34,682 59	14,736 45	6,950 33	290 81	353,739 92
Meriden Fire, Conn.....	70,701 64	-	-	21,108 19	7,666 67	3,584 21	4,872 89	107,933 60
Narragansett F. and M., R. I.....	340,523 10	29,629 15	-	49,571 42	40,082 10	7,259 59	-	467,065 36
National Fire, Conn.....	215,808 98	-	30,000 00	62,927 69	24,048 69	8,617 97	21,821 47	363,224 80
National Fire, N. Y.....	166,573 57	-	-	20,283 57	13,458 17	4,060 28	21,224 15	225,599 74
Newport F. and M., R. I.....	111,271 65	96,088 25	37,119 00	18,525 20	6,515 00	2,080 42	11,054 74	282,654 26
Northwestern National, Wis....	136,291 30	76,621 96	-	51,267 19	21,964 48	8,154 34	21,410 66	315,709 93

TABLE V.—(CONCLUDED.)

NAME OF COMPANY.	PAID FOR LOSSES		Dividends paid.	Paid for Commissions and Brokerage.	Paid for Salaries, etc.	Paid for Taxes.	All other Expenditures.	Total Expenditures.
	Fire.	Marine and Inland.						
Orient Fire, Conn.....	\$246,325 74	—	—	\$63,679 91	\$22,837 38	\$9,797 95	\$23,210 29	\$366,751 27
Penn Fire, Pa.....	136,568 19	—	\$8,267 72	83,311 39	12,227 35	9,113 06	18,777 01	268,264 72
Pennsylvania Fire, Pa.....	518,312 78	—	682 50	161,648 88	12,949 91	22,517 32	13,394 36	728,505 75
Peoples' N. J.....	97,324 90	—	24,000 00	37,606 48	12,471 02	4,270 71	20,116 87	196,289 98
Phoenix, N. Y.....	751,805 86	\$321,619 82	100,000 00	228,581 90	127,510 05	32,923 00	102,827 44	1,665,268 07
Phoenix, Conn.....	683,402 94	—	—	227,999 44	63,865 33	40,009 56	129,046 23	1,334,323 50
Providence Washington, R. I....	30,067 40	—	30,000 00	12,588 07	19,084 15	3,431 76	—	95,171 38
Rochester German, N. Y.....	15,825 68	118 29	7,000 00	7,483 60	3,286 80	325 25	7,821 36	41,860 96
Roger Williams, R. I.....	31,979 84	21,477 96	14,820 00	21,143 82	10,982 37	728 49	—	101,232 48
Saint Paul F. and M., Minn....	263,544 41	40,323 35	44,000 00	82,728 18	22,626 40	8,451 36	26,265 69	476,939 41
Shoe and Leather, Mass.....	35,809 59	—	—	10,420 60	10,795 00	9,009 70	8,713 49	68,748 38
Springfield F. and M., Mass....	473,459 55	—	45,000 00	96,846 76	27,162 64	17,550 12	27,333 69	687,352 76
St. Nicholas, N. Y.....	116,696 77	—	15,000 00	25,675 37	13,020 00	2,261 33	10,565 83	183,219 30
Trade, N. J.....	—	5,744 03	—	3,758 08	1,827 86	81 00	2,446 39	13,857 46
Traders' Ill.....	109,229 07	30,295 14	50,000 00	22,077 83	19,559 23	1,131 87	26,865 14	261,158 28
Traders and Mechanics, Mass....	37,096 01	—	8,000 00	4,239 22	2,464 87	1,794 44	761 98	54,356 52
Worcester Fire, N. Y.....	463,519 95	—	19,946 55	93,217 84	20,465 54	14,213 58	53,882 33	665,245 79
Workingmen's National, La.....	1,780 44	—	—	8,463 94	4,140 00	460 50	—	14,844 88
Totals.....	\$21,687,470 12	\$2,619,528 62	\$1,893,032 85	\$6,851,235 76	\$2,269,774 11	\$810,777 29	\$2,427,619 61	\$37,469,438 36
MUTUAL COS. OF OTHER STATES								
Farmers' Mutual, Pa.....	\$123,267 33	—	—	\$43,474 68	\$9,380 09	\$2,341 95	\$8,955 32	\$187,420 37
Holyoke Mutual Fire, Mass.....	119,094 07	—	\$7,832 99	17,698 28	7,536 33	1,909 98	2,575 55	156,647 10
Quincy Mutual Fire, Mass.....	374,919 34	—	4,933 89	19,787 48	9,972 80	2,936 80	4,444 61	411,044 12
Totals.....	\$617,380 74	—	\$12,816 88	\$74,960 42	\$36,889 22	\$7,187 85	\$16,975 48	\$755,111 59

COMPANIES OF FOREIGN COUNTRIES.									
TRIES.									
Commercial Union, Eng.....	\$352,776 16	-	-	\$98,495 57	\$41,231 88	\$11,073 72	-	\$90,445 04	\$503,577 32
Imperial Fire, Eng.....	929,373 76	-	-	139,677 31	100,960 52	36,052 01	-	207,102 96	1,296,508 64
L. and L. and Globe, Eng....	1,980,234 35	-	-	457,171 39	183,414 44	46,346 85	-	2,874,269 99	2,874,269 99
London Assurance Corp., Eng.	210,329 03	-	-	43,703 42	31,504 82	15,373 21	-	45,691 18	353,601 66
N. British and Merc'ile, & N.	949,192 85	-	-	205,177 72	104,578 39	30,700 18	-	105,089 16	1,334,738 30
Queen, Eng.....	695,473 78	-	-	164,580 67	36,345 53	29,986 59	-	35,511 24	861,897 81
Royal, Eng.....	1,337,226 94	-	-	* 444,719 01	-	-	-	-	1,781,945 95
Western Assurance, Canada.....	231,833 63	\$160,242 70	\$29,905 76	† 127,887 97	-	-	-	-	649,871 06
Totals.....	\$6,786,440 49	\$160,242 70	\$29,905 76	\$1,687,414 06	\$499,035 58	\$169,532 56	\$483,839 58	\$9,616,410 73	

# Recapitulation.

Maine Stock Companies.....	\$381,003 86	\$344,405 79	\$16,813 00	\$50,736 51	\$25,739 85	\$5,752 67	\$23,599 96	\$949,051 64
Stock Companies of other States..	21,687,470 12	2,519,528 62	1,893,032 83	5,851,235 76	2,269,774 11	810,777 29	2,427,619 61	37,459,438 36
Mutual Cos. of other States.....	617,380 74	-	12,816 88	71,960 42	26,889 22	7,187 85	16,975 48	755,111 59
† Companies of Foreign Countries	6,786,440 49	160,242 70	29,905 76	1,687,414 06	499,035 58	169,532 56	483,839 58	9,616,410 73
Aggregate.....	\$29,472,295 21	\$3,024,177 11	\$1,952,568 49	\$7,664,346 75	\$2,821,438 76	\$933,250 37	\$2,951,034 63	\$48,679,012 32

\* Includes salaries and taxes.

† Includes salaries, taxes and general expenses.

‡ U. S. Branches except Western Assurance Company.

**TABLE VI.**—*Showing the Risks in force, Risks written and Premiums received thereon, and Losses paid, of Fire, Fire-Marine and Marine Insurance Companies transacting business in this State for the year ending December 31st, 1873.*

NAME OF COMPANY.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.
<b>MAINE STOCK COMPANIES.</b>								
Bangor .....	\$3,470,208	\$452,425	\$3,565,347	\$62,526 46	\$1,287,325	\$54,617 83	\$107,018 32	\$36,502 97
Merchants' Marine .....	—	871,988	—	—	2,523,950	109,845 92	—	86,527 11
Ocean .....	—	1,053,356	—	—	3,127,871	88,052 50	—	64,653 16
Union .....	7,638,877	1,224,460	7,345,000	115,400 10	4,971,013	189,185 35	273,985 54	156,723 56
<b>Totals .....</b>	<b>\$11,109,085</b>	<b>\$3,602,229</b>	<b>\$10,910,347</b>	<b>\$177,926 56</b>	<b>\$11,910,159</b>	<b>\$441,701 60</b>	<b>\$381,003 86</b>	<b>\$344,405 79</b>
<b>STOCK COMPANIES OF OTHER STATES.</b>								
Keina, Ill. ....	\$175,500	—	\$175,500	\$3,234 32	—	—	—	—
Keina, Conn. ....	303,695,245	\$408,041	\$41,913,125	4,543,327 07	\$42,250,814	\$438,921 77	\$2,900,334 92	\$252,391 90
Agricultural, N. Y. ....	223,747,890	—	96,460,000	580,345 43	—	—	300,993 30	—
Allemanntia Fire, Ohio .....	12,978,079	—	19,389,113	349,551 08	—	—	180,217 63	—
Allemanntia Fire, Pa. ....	32,179,842	—	34,480,110	442,430 00	—	—	108,069 64	—
Amazon, Ohio .....	22,913,792	505,291	30,769,852	548,620 58	11,049,045	137,104 88	375,596 52	105,420 04
American Central, Mo. ....	33,032,503	—	37,994,832	582,087 09	3,294,321	33,364 36	296,607 22	38,650 67
Atlas, N. Y. ....	33,183,498	—	40,348,794	419,364 18	—	—	460,948 16	—
Atlantic, N. Y. ....	19,963,092	—	30,216,039	360,866 64	—	—	170,338 82	—
Atlantic and Pacific, Ill. ....	7,582,647	—	9,211,918	212,128 87	—	—	11,848 61	—
Atlantic F. and M., R. I. ....	3,706,448	20,299	5,179,018	63,482 11	4,533,415	23,048 00	164,860 85	33,490 93
Atlas, Conn. ....	9,611,038	—	10,763,764	168,546 83	—	—	8,634 72	—
Brewer's Fire of America, Wis. .	20,838,980	—	26,082,533	460,929 64	—	—	240,772 49	—

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Citizens', N. J. ....	12,812,392	-	15,482,778	214,255 81	-	103,333 971	-
Commerce, N. Y. ....	17,109,975	-	17,497,900	220,762 78	-	154,982 57	-
Connecticut Fire, Conn. ....	23,180,500	-	27,875,500	368,351 58	-	182,614 04	-
Continental, N. Y. ....	193,293,619	-	220,185,289	1,637,542 39	-	977,840 61	-
Dwelling House, Mass. ....	6,510,064	-	6,699,564	63,123 51	-	60 86	-
Equitable F. and M., R. I. ....	8,127,059	104,521	8,668,851	123,730 44	1,174,139	351,193 22	17,777 57
Fame, Pa. ....	6,502,753	-	6,705,751	117,516 19	-	57,698 12	-
Fire Association, Pa. ....	119,693,668	-	60,398,381	880,177 12	-	135,840 61	-
Fireman's Fund, Cal. ....	21,774,577	905,610	33,047,984	518,997 15	4,487,840	116,382 94	23,838 82
First National Fire, Mass. ....	7,706,642	-	8,055,474	135,551 97	-	85,942 01	-
Franklin, Mass. ....	7,310,018	-	10,141,436	125,686 61	-	29,326 61	-
Franklin, Ind. ....	6,056,103	5,000	7,167,648	118,732 66	40,900	17,869 32	-
Franklin Fire, Pa. ....	191,891,834	-	105,273,009	1,661,107 83	-	1,165,533 54	-
German, Pa. ....	16,589,858	-	28,711,320	540,786 10	-	249,945 82	-
German American, N. Y. ....	64,367,709	5,000	89,690,554	991,455 66	15,000	422,498 07	-
Germania Fire, N. Y. ....	81,139,824	-	86,058,823	865,876 47	-	534,863 87	-
Girard F. and M., Pa. ....	40,204,303	-	39,092,051	457,137 96	-	136,733 75	-
Globe, Ill. ....	14,861,943	-	18,682,485	367,757 65	-	64,470 56	-
Gloucester Fire, Mass. ....	3,889,491	165,375	3,642,451	61,730 22	332,008	20,412 15	7,237 68
Hanover Fire, N. Y. ....	79,698,081	-	79,787,324	856,879 89	-	451,253 79	-
Hartford Fire, Conn. ....	153,898,819	-	161,705,552	2,247,530 53	-	1,207,348 34	-
Hoffman, N. Y. ....	16,645,556	-	20,931,982	263,352 05	-	218,119 14	-
Home, N. Y. ....	338,449,030	-	299,154,927	9,100,805 59	-	1,899,144 56	-
Howard, N. Y. ....	25,275,913	10,000	32,258,715	267,113 58	21,000	73,476 74	-
Humboldt, N. J. ....	9,932,932	-	12,466,708	211,803 45	-	70,446 06	-
Ins. Co. of No. America, Pa. ....	183,194,190	12,784,880	142,681,658	1,996,705 58	148,737,357	1,425,070 45	1,306,708 95
Irrving, N. Y. ....	8,867,033	-	11,812,912	121,539 55	-	124,052 93	-
Manhattan Fire, N. Y. ....	31,292,990	-	49,713,269	590,910 27	3,337,495	37,312 39	20,510 00
Manufacturers' F. and M., Mass. ....	22,064,308	3,824,092	35,922,419	478,123 71	9,128,583	116,930 33	90,910 23
Merchants' N. J. ....	31,000,876	-	38,288,511	398,618 72	-	94,451 75	519 82
Merchants' R. I. ....	12,213,844	-	13,586,194	203,150 85	1,029,569	296,925 68	154 06
Meriden Fire, Conn. ....	8,198,063	-	10,670,816	159,169 59	-	70,701 64	-
Narragansett F. and M., R. I. ....	19,372,975	-	20,230,096	329,387 33	-	340,523 10	29,629 15



TABLE VI.—(CONCLUDED.)

NAME OF COMPANY.	RISKS IN FORCE.		RISKS WRITTEN DURING THE YEAR.				LOSSES PAID.	
	Fire.	Marine and Inland.	Fire.	Premiums received thereon	Marine and Inland.	Premiums received thereon	Fire.	Marine and Inland.
National Fire, Conn.....	\$28,491,151	-	\$31,320,526	\$412,377 90	-	-	\$215,808 98	-
National Fire, N. Y.....	19,420,747	-	22,374,084	159,334 51	-	-	166,573 57	-
Newport F. and M., R. I.....	6,006,747	\$351,431	7,648,638	85,640 45	\$38,426,195	\$153,998 16	111,271 65	\$96,088 25
Northwestern National, Wis....	11,583,682	193,200	16,926,106	326,765 03	13,501,324	179,741 73	136,291 30	76,621 96
Orient Fire, Conn.....	26,121,723	-	30,702,339	458,926 25	-	-	246,325 74	-
Penn Fire, Pa.....	15,171,586	-	18,552,195	406,607 90	-	-	136,568 19	-
Pennsylvania Fire, Pa.....	47,687,792	-	55,687,295	794,245 28	-	-	518,312 78	-
Peoples', N. J.....	14,215,973	-	17,659,089	272,267 78	-	-	97,324 90	-
Phoenix, N. Y.....	103,053,013	4,044,093	142,016,841	1,415,702 09	43,801,167	618,605 24	761,805 86	\$21,619 82
Phoenix, Conn.....	113,433,887	-	105,938,722	1,531,214 72	-	-	883,402 94	-
Providence Washington, R. I.....	6,831,028	-	8,972,602	101,881 96	-	-	30,067 40	-
Rochester German, N. Y.....	6,166,381	122,100	6,478,650	79,015 41	138,900	1,750 70	15,825 66	118 29
Roger Williams, R. I.....	6,886,769	427,153	7,749,715	125,848 19	4,105,340	36,814 75	31,979 84	21,477 96
Saint Paul F. and M., Minn....	23,066,424	446,950	25,151,672	498,795 58	19,182,377	96,405 75	253,544 41	40,323 35
Shoe and Leather, Mass.....	7,307,107	164,955	10,276,187	130,329 75	863,250	9,735 84	35,809 59	-
Springfield F. and M., Mass....	63,329,973	-	63,621,375	714,755 73	-	-	473,459 55	-
St. Nicholas, N. Y.....	15,717,348	-	16,712,184	174,848 14	-	-	116,696 77	-
Trade, N. J.....	1,270,098	662,315	1,541,323	-	1,144,848	-	-	5,744 03
Traders' Ill.....	16,720,219	1,121,910	26,330,031	333,081 56	15,916,360	161,817 65	109,229 07	30,295 14
Traders and Mechanics, Mass....	3,512,108	-	2,434,239	33,419 46	-	-	37,096 01	-
Westchester Fire, N. Y.....	53,043,416	-	58,190,512	759,130 76	-	-	463,519 95	-
Workmen's National, La. ...	1,251,435	-	1,302,535	25,391 83	-	-	1,780 44	-
<b>Totals .....</b>	<b>\$3,096,114,005</b>	<b>\$26,272,216</b>	<b>\$3,071,863,710</b>	<b>\$38,269,994 91</b>	<b>\$366,510,257</b>	<b>\$4,195,999 77</b>	<b>\$21,687,470 12</b>	<b>\$2,519,528 62</b>

MUTUAL COMPANIES OF OTHER STATES									
Farmers' Mutual, Pa.....	\$30,251,451	-	\$15,807,272	\$237,208 10	-	-	-	\$123,267 33	-
Holyoke Mutual Fire, Mass.....	22,838,325	-	7,780,547	112,848 15	-	-	-	119,094 07	-
Quincy Mutual Fire, Mass.....	25,685,620	-	6,041,139	90,123 69	-	-	-	374,919 34	-
Totals.....	\$78,775,396	-	\$29,628,958	\$440,179 94	-	-	-	\$617,360 74	-
COMPANIES OF FOREIGN COUNTRIES									
TRIESTE									
Commercial Union, Eng.....	\$39,371,320	-	\$67,376,811	\$811,443 12	-	-	-	\$352,776 15	-
Imperial Fire, Eng.....	81,404,232	-	109,881,634	1,206,119 92	-	-	-	929,373 76	-
L. and L. and Globe, Eng.....	203,402,874	-	348,365,416	3,524,810 08	-	-	-	1,980,234 35	-
London Assurance Corp, Eng	38,315,294	-	47,572,898	424,988 65	-	-	-	210,329 03	-
N. British and Merc'ile, Eng	111,938,987	-	146,719,544	1,648,091 02	-	-	-	949,192 85	-
Queen, Eng.....	80,516,893	-	106,364,203	1,290,413 52	-	-	-	595,473 78	-
Royal, Eng.....	147,607,688	-	172,181,910	2,245,838 80	-	-	-	1,337,226 94	-
Western Assurance, Canada.....	22,362,515	\$637,654	27,486,587	374,714 81	\$15,648,985	\$279,618 57	231,833 63	\$160,242 70	-
Totals.....	\$724,919,703	\$637,654	\$1,025,948,303	\$11,526,419 92	\$15,648,985	\$279,618 57	\$6,786,440 49	\$160,242 70	-
Recapitulation.									
Maine Stock Companies.....	\$11,109,085	\$3,602,229	\$10,910,347	\$177,926 56	\$11,910,159	\$441,701 60	\$381,003 86	\$344,405 79	-
Stock Companies of other States.	3,096,114,095	26,272,216	3,071,863,710	38,369,924 91	366,510,257	4,185,399 77	21,687,470 12	2,519,528 62	-
Mutual Cos. of other States.....	78,775,396	-	29,628,958	440,179 94	-	-	617,380 74	-	-
* Companies of Foreign Countries	724,919,703	637,654	1,025,948,303	11,526,419 92	15,648,985	279,618 57	6,786,440 49	160,242 70	-
Aggregate.....	\$3,910,918,279	\$30,512,099	\$4,138,351,318	\$50,414,451 33	\$394,069,401	\$4,917,319 94	\$29,472,295 21	\$3,024,177 11	-

\* U. S. Branches except Western Assurance Company.

TABLE VII.—Showing the business transacted in Maine during the year ending December 31st, 1873, by  
Fire, Fire-Marine and Marine Insurance Companies.

NAME OF COMPANY.	RISKS WRITTEN.				LOSSES PAID.		Losses Incurred.
	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.	
MAINE STOCK COMPANIES.							
Bangor .....	\$607,270 00	\$9,077 59	\$906,081 00	\$21,438 92	\$5,709 12	\$2,627 76	\$8,336 88
Merchants' Marine .....	—	—	2,193,245 00	94,600 92	—	9,237 55	43,062 65
Ocean .....	—	—	3,127,871 00	69,398 57	—	64,652 15	64,652 15
Union .....	1,125,285 00	11,192 00	1,734,567 00	83,386 93	34,556 31	55,772 46	31,293 93
Totals .....	\$1,732,555 00	\$20,269 59	\$7,961,764 00	\$268,825 34	\$40,265 43	\$132,289 92	\$147,345 61
STOCK COMPANIES OF OTHER STATES.							
Elms, Ill .....	—	—	—	—	—	—	—
Elms, Conn .....	\$9,321,454 00	\$132,789 31	—	—	\$128,658 92	—	\$121,001 79
Agricultural, N. Y. ....	3,322,835 00	21,598 43	—	—	18,966 65	—	10,878 89
Alemannia Fire, Ohio. ....	176,967 67	3,056 89	—	—	1,870 00	—	1,335 00
Alemannia Fire, Pa. ....	480,030 00	6,350 70	—	—	14 19	—	—
Amazon, Ohio .....	285,583 00	5,648 31	—	—	10,242 27	—	7,842 27
American Central, Mo. ....	119,025 00	3,506 99	—	—	100 00	—	100 00
American Fire, Pa. ....	268,901 00	4,123 23	—	—	528 25	—	528 25
Atlantic, N. Y. ....	41,862 50	935 24	—	—	—	—	—
Atlantic and Pacific, Ill. ....	106,700 00	1,968 27	—	—	—	—	—
Atlantic F. and M., R. I. ....	177,075 00	2,016 81	—	—	—	—	—
Atlas, Conn .....	276,384 00	4,574 47	—	—	—	—	—
Brewers' Fire of America, Wis. ....	294,450 00	4,980 79	—	—	1,611 23	—	500 00
Citizens' N. J. ....	43,750 00	444 37	—	—	—	—	1,611 23

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Commerce, N. Y. ....	325,400 00	3,877 45	-	-	4,821 88	4,821 88
Connecticut Fire, Conn. ....	401,400 00	4,395 00	-	-	6,301 00	6,301 00
Continental, N. Y. ....	622,618 00	7,675 81	-	-	14,598 90	14,598 90
Dwelling House, Mass. ....	24,850 00	213 00	-	-	-	200 00
Equitable F. and M., R. I. ....	102,100 00	940 38	-	-	-	-
Eune, Pa. ....	337,933 00	7,332 42	-	-	5,339 15	5,339 15
Fire Association, Pa. ....	448,625 00	7,696 60	-	-	-	-
Fremans' Fund, Cal. ....	246,050 00	3,398 38	-	-	7,811 48	8,647 78
First National Fire, Mass. ....	416,363 00	7,996 25	-	-	9,969 14	9,934 14
Franklin, Mass. ....	128,300 00	1,416 77	-	-	120 00	120 00
Franklin, Ind. ....	111,325 00	2,111 15	-	-	-	-
Franklin Fire, Pa. ....	2,101,932 17	33,273 33	-	-	19,098 66	9,214 72
German, Pa. ....	816,620 00	16,596 80	-	-	7,132 83	8,629 64
German American, N. Y. ....	179,378 00	3,069 93	-	-	-	-
Germania Fire, N. Y. ....	138,050 00	2,020 93	-	-	-	214 29
Girard, F. and M., Pa. ....	835,500 00	11,493 40	-	-	3,423 99	3,423 99
Globe, Ill. ....	210,683 00	3,707 65	-	-	-	2,300 00
Gloucester Fire, Mass. ....	235,925 00	4,935 47	-	-	1,073 40	1,273 40
Hanover Fire, N. Y. ....	948,592 50	11,436 10	-	-	19,846 16	11,264 41
Hartford Fire, Conn. ....	8,025,250 00	80,784 16	-	-	54,907 70	62,127 70
Hoffman Fire, N. Y. ....	172,850 00	2,533 63	-	-	-	2,281 80
Home, N. Y. ....	5,813,288 00	72,489 63	-	-	51,463 26	59,852 26
Howard, N. Y. ....	175,300 00	1,674 60	-	-	54 47	54 47
Humboldt, N. J. ....	63,100 00	1,457 70	-	-	-	600 00
Ins. Co. of No. America, Pa. ....	1,635,302 00	22,484 28	-	-	16,040 00	3,208 00
Irvine, N. Y. ....	28,675 00	253 97	-	-	-	-
Marhatten Fire, N. Y. ....	564,849 00	8,487 03	-	-	6,531 89	-
Manufacturers' F. and M., Mass. ....	811,350 00	10,105 76	-	-	-	3,000 00
Merchants, N. J. ....	271,075 00	3,082 23	-	-	2,514 19	2,514 19
Merchants, R. I. ....	690,184 00	11,746 92	-	-	4,181 49	4,177 99
Meriden Fire, Conn. ....	166,040 00	1,563 01	-	-	-	-
Narragansett F. and M., R. I. ....	399,647 00	6,173 72	-	-	3,962 68	3,962 68
National Fire, Conn. ....	668,253 00	8,049 38	-	-	319 90	319 90

TABLE VII.—(CONCLUDED.)

NAME OF COMPANY.	RISKS WRITTEN.			LOSSES PAID		LOSSES INCURRED.
	Fire.	Premiums received thereon.	Marine and Inland.	Premiums received thereon.	Fire.	Marine and Inland.
National Fire, N. Y. ....	\$94,650 00	\$931 65	-	-	-	-
Newport F. and M., R. I. ....	55,575 00	522 19	-	-	-	-
Northwestern National, Wis. ....	52,150 00	991 10	-	-	-	-
Orient Fire, Conn. ....	642,825 00	8,740 24	-	-	\$2,833 27	\$4,033 27
Penn Fire, Pa. ....	240,909 72	4,888 21	-	-	1,092 44	1,092 44
Pennsylvania Fire, Pa. ....	1,196,690 00	21,632 46	-	-	6,839 47	6,839 47
People's, N. J. ....	27,850 00	553 62	-	-	-	-
Phenix, N. Y. ....	1,466,931 00	21,074 43	\$23,330 00	\$1,922 55	1,431 39	3,408 64
Phoenix, Conn. ....	1,765,675 00	21,941 98	-	-	13,229 07	12,579 07
Providence Washington, R. I. ....	104,325 00	1,844 22	-	-	1,333 33	1,333 33
Rochester German, N. Y. ....	42,584 00	809 97	-	-	-	-
Roger Williams, R. I. ....	661,300 00	10,723 18	56,787 00	303 31	2,800 00	6,078 17
St Paul F. and M., Minn. ....	498,919 00	8,806 68	-	-	3,163 14	3,363 14
Shoe and Leather, Mass. ....	210,740 00	4,609 11	-	-	-	-
Springfield F. and M., Mass. ....	2,504,968 17	31,106 88	-	-	33,728 67	37,348 67
St Nicholas, N. Y. ....	185,000 00	3,380 45	-	-	1,051 51	1,051 51
Trade, N. J. ....	-	-	177,085 00	9,780 72	-	-
Traders, Ill. ....	162,675 00	2,123 64	-	-	394 39	394 39
Traders and Mechanics, Mass. ....	145,967 00	2,209 10	-	-	-	-
Westchester Fire, N. Y. ....	861,900 00	12,928 61	-	-	6,945 29	2,702 39
Workingmen's National, La. ....	13,750 00	482 19	-	-	-	-
Totals .....	\$53,967,138 73	\$715,466 46	\$257,202 00	\$12,006 58	\$473,126 66	\$452,404 21

MUTUAL COMPANIES OF OTHER STATES.									
Farmers' Mutual, Pa.....	\$49,950 00	\$828 65	-	-	-	-	-	\$6,734 07	\$6,734 07
Holyoke Mutual Fire, Mass.....	808,035 00	9,841 99	-	-	-	-	-	-	-
Quincy Mutual Fire, Mass.....	33,000 00	363 90	-	-	-	-	-	-	-
Totals.....	\$890,985 00	\$10,834 54	-	-	-	-	-	\$6,734 07	\$6,734 07
COMPANIES OF FOREIGN COUNTRIES.									
Commercial Union, Eng.....	\$355,577 00	\$5,641 32	-	-	-	-	-	\$7,114 43	\$10,843 13
Imperial Fire, Eng.....	222,594 00	2,856 70	-	-	-	-	-	14,622 79	13,127 60
L. and L. and Globe Eng.....	1,294,370 00	18,943 65	-	-	-	-	-	22,196 60	-
London Assurance Corp. Eng.....	346,420 00	4,173 12	-	-	-	-	-	6,067 52	-
N. British and Merc'ile, G.B.....	2,594,966 00	41,118 23	-	-	-	-	-	22,098 87	27,081 33
Queen, Eng.....	1,310,078 00	17,431 63	-	-	-	-	-	365 90	365 90
Royal, Eng.....	1,696,567 00	31,142 00	-	-	-	-	-	7,214 26	9,714 26
Western Assurance, Canada.....	97,950 00	1,518 18	-	-	-	-	-	-	-
Totals.....	\$7,918,522 00	\$122,824 73	-	-	-	-	-	\$79,680 37	\$61,132 12
Recapitulation.									
Maine Stock Companies.....	\$1,732,555 00	\$20,269 59	\$7,961,764 00	\$268,825 34	\$40,265 43	\$132,299 92	\$147,345 61		
Stock Companies of other States.....	53,967,138 73	715,466 46	257,202 00	12,006 68	473,176 68	1,987 25	452,404 21		
Mut. Companies of other States.....	890,985 00	10,834 54	-	-	6,734 07	-	6,734 07		
* Companies of Foreign Countries.....	7,918,522 00	122,824 73	-	-	79,680 37	-	61,132 12		
Aggregate.....	\$64,509,200 73	\$860,395 32	\$8,218,966 00	\$280,831 92	\$599,806 53	\$134,277 17	\$667,616 01		

\* U. S. Branches except Western Assurance Company.

TABLE VIII.—*Showing the Assets, Risks in force, and Risks written and Losses paid during the year, of Maine Mutual Fire and Marine Insurance Companies*

NAME OF COMPANY.	LOCATION.	Premium notes.	Other Assets.	Total Assets.	Risks in force.	Risks written.	Losses paid.
<b>MAINE MUTUAL FIRE COMPANIES.</b>							
Bangor.....	Bangor.....	\$65,540 48	\$25,031 52	\$90,572 00	\$2,644,896 00	\$1,127,535 00	\$7,177 20
Brunswick.....	Brunswick.....	9,707 80	106 31	9,814 21	161,565 00	7,122 00	—
Casco.....	Casco.....	3,747 50	—	3,747 50	74,950 00	18,375 00	100 00
Cumberland.....	Cumberland.....	7,095 98	122 81	7,218 79	158,082 00	26,420 00	800 00
Danville.....	Danville.....	6,851 86	85 07	6,936 93	135,995 00	42,425 00	—
Eastport.....	Eastport.....	41,451 60	212 00	41,663 60	451,342 00	34,680 00	542 00
Eliot.....	Eliot.....	49,105 46	609 14	49,714 60	810,446 00	203,315 00	300 00
Falmouth.....	Falmouth.....	17,032 36	130 00	17,162 35	186,685 00	83,230 00	—
Fayette.....	Fayette.....	2,413 00	212 00	2,625 00	52,703 00	—	—
Fryeburg.....	Fryeburg.....	5,709 82	—	5,709 82	150,025 00	36,960 00	—
Gorham Farmers'.....	Gorham.....	15,856 00	93 63	15,949 63	158,261 00	51,650 00	—
Harpwell.....	Harpwell.....	8,530 42	273 72	8,804 14	135,977 00	28,900 00	25 00
Harrison.....	Harrison.....	5,024 00	220 00	5,244 00	80,000 00	18,000 00	—
Hope.....	Hope.....	3,218 83	37 77	3,256 60	24,862 00	4,800 00	—
Jay.....	Jay.....	6,118 00	57 80	6,175 80	104,425 00	8,500 00	—
Kennebunk.....	Kennebunk.....	9,183 00	2,133 00	11,316 00	232,025 00	32,000 00	1,518 00
Lovell.....	Lovell.....	2,770 20	21 91	2,792 11	46,170 00	5,975 00	5 00
Monmouth.....	Monmouth.....	124,636 36	23,727 26	148,363 62	3,636,827 00	960,282 00	7,681 63
North Yarmouth.....	North Yarmouth.....	11,090 50	106 89	11,197 39	232,898 00	39,065 00	—
Norway.....	Norway.....	8,818 14	242 02	9,064 16	150,785 00	31,550 00	—
Otisfield.....	Otisfield.....	—	31 00	31 00	95,428 00	5,578 03	412 00
Penobscot.....	Penobscot.....	156,525 10	5,674 72	162,200 82	3,215,950 00	403,887 00	10,750 65
Piscataquis.....	Piscataquis.....	72,674 00	700 00	73,374 00	1,462,302 00	362,797 00	1,777 25
Raymond.....	Raymond.....	1,674 50	13 75	1,688 25	30,800 00	15,390 00	—
Saco.....	Saco.....	8,361 33	24,144 11	32,505 44	681,783 00	193,800 00	860 90

Sidney.....	6,405 95	50 00	6,455 95	144,740 00	36,420 00	350 00
Somerset.....	42,467 69	13,003 97	55,471 66	2,966,600 00	789,430 00	2,120 50
Thomaston.....	16,046 99	14,900 00	30,946 99	770,070 00	219,250 00	3,512 90
Union Farmers'.....	5,596 90	372 23	5,969 23	57,700 00	22,550 00	62 80
Warren Farmers'.....	2,991 12	70 30	3,061 42	86,513 00	21,900 00	14 90
Waterford.....	2,820 45	128 35	2,948 80	54,515 00	7,475 00	-
Wells.....	25,635 53	50 47	25,686 00	429,480 00	80,725 00	51 08
West Bangor and Hermon.....	-	117 00	117 00	34,800 00	6,300 00	-
Wilton.....	4,520 10	57 16	4,577 26	86,510 00	16,250 00	-
Windham.....	12,704 00	50 00	12,754 00	215,127 00	36,399 00	600 00
Woolwich.....	3,402 09	90 00	3,492 09	77,550 00	11,050 00	-
Totals.....	\$765,327 05	\$112,876 01	\$878,708 16	\$20,026,967 00	\$4,947,975 00	\$38,681 51
MAINE MUTUAL MARINE COMPANIES.						
Boothbay Fishing.....	7,521 52	100 00	7,721 52	-	183,214 00	3,000 00
Aggregate.....	\$773,448 57	\$112,976 01	\$886,429 68	\$20,026,967 00	\$5,131,189 00	\$41,681 51









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**MAINE STOCK FIRE-MARINE AND MARINE  
INSURANCE COMPANIES.**

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
STOCK FIRE-MARINE AND MARINE INSURANCE COMPANIES  
OF THE STATE OF MAINE, SHOWING THEIR CONDI-  
TION ON THE 31st DAY OF DECEMBER, 1873.**

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# BANGOR INSURANCE COMPANY.

BANGOR.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

M. LINCOLN, *President.*

J. S. CHADWICK, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$500,000 00
Capital actually paid up in cash .....	200,520 00

## II. ASSETS.

Loans on bond and mortgage, (first liens,) .....	\$213,660 00
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### LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>	
Orono National Bank stock .....	\$5,000 00	\$6,000 00	\$4,500 00	
First National Bank stock .....	1,800 00	2,700 00	1,600 00	
Mercantile National Bank stock .....	3,050 00	3,750 00	2,700 00	
Kenduskeag National Bank stock .....	2,000 00	2,700 00	1,800 00	
Maine Telegraph Company stock .....	1,200 00	1,800 00	1,080 00	
Bangor Boom Company stock .....	2,700 00	2,970 00	1,800 00	
Burlington and Cedar Rapids Railroad bonds .....	1,000 00	900 00	975 00	
Dexter town bonds .....	2,200 00	2,116 00	1,800 00	
Maine Central Railroad bonds .....	300 00	300 00	270 00	
United States 5-20 bonds .....	3,000 00	3,300 00	1,800 00	
Penobscot Boom, and Oldtown Bridge Company stock .....	1,000 00	1,100 00	900 00	
Androscoggin and Kennebec Railroad bonds .....	5,000 00	6,000 00	4,500 00	
United States bonds .....				
State of Maine bonds .....				
<b>Total .....</b>	<b>\$28,250 00</b>	<b>\$33,636 00</b>	<b>\$23,725 00</b>	<b>23,725 00</b>

Cash in the Company's principal office and in bank .....	6,843 48
Interest due and accrued on collateral loans and mortgages .....	26,333 00
Net premiums in due course of collection .....	11,328 75
Bills receivable, not matured, taken for marine and inland risks .....	33,327 88

Aggregate of all the admitted assets of the company, at their actual value .....	<b>\$315,218 11</b>
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## MAINE STOCK FIRE-MARINE AND

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,265 10	
Losses unadjusted, including all reported and supposed losses.....	6,880 00	
Net amount of unpaid losses and claims.....		\$15,145 10
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$24,746 99	
Reinsurance pro rata on fire risks running more than one year.....	6,477 09	
Gross premiums received on all unexpired marine risks.....	30,327 88	
Amount required to safely reinsure all outstanding risks.....		61,551 96
Due and accrued for salaries, rent and other expenses.....		63 22
Due and to become due for borrowed money.....		42,143 33
Total amount of liabilities, except capital stock.....		\$118,903 61
Capital actually paid up in cash.....		200,520 00
Aggregate of all liabilities, including stock.....		\$318,423 61

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$71,352 23	\$54,617 83	
Deduct reinsurance, rebate and return premiums.....	8,943 94	866 00	
Net cash received for premiums.....	\$62,408 29	\$53,751 83	\$116,160 12
Bills and notes received for premiums remaining unpaid...	\$33,327 88		
Aggregate amount of income received in cash.....			\$116,160 12

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$107,248 39	\$36,868 63	
Deduct salvage, reinsurance.....	230 07	365 66	
Net amount paid for losses.....	\$107,018 32	\$36,502 97	\$143,521 29
Paid for commissions or brokerage.....			15,493 16
Salaries and other charges of officers, clerks and other employees....			3,465 25
Paid for State, national and local taxes.....			717 51
All other expenditures, viz: interest on borrowed money, \$1,488.56; printing and supplies, \$3,932.73; postage, \$99.00; total.....			5,520 29
Aggregate amount of expenditures in cash.....			\$168,717 50

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$3,862,141	\$55,952 26	\$230,550	\$6,656 63
Written during the year...	3,565,347	62,526 46	1,287,325	54,617 83
Total .....	\$7,227,488	\$118,478 72	\$1,517,875	\$61,274 46
Deduct those terminated.....	3,757,280	57,389 50	1,065,450	30,946 58
Net amount in force .....	\$3,470,208	\$61,089 22	\$452,425	\$30,327 88

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	<i>Aggregate.</i>
Risks taken.....	\$607,270 00	\$906,081 00	\$1,513,351 00
Premiums received.....	9,077 59	21,438 92	30,516 51
Losses paid on risks taken.....	5,709 12	2,627 76	8,336 88

## MERCHANTS' MARINE INSURANCE COMPANY.

## BANGOR.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

ELIAS A. UPTON, *President.*JOHN F. KIMBALL, *Secretary.*

## I. CAPITAL.

Capital authorised .....	\$500,000 00
Capital actually paid up in cash .....	150,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$124,300 00
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## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>
Farmers' National Bank stock.....	\$1,200 00	\$1,500 00	\$1,200 00
First National Bank stock.....	1,600 00	2,400 00	2,000 00
Second National Bank stock .....	5,000 00	8,000 00	5,500 00
Traders' National Bank stock.....	3,000 00	3,750 00	3,000 00
Kenduskeag National Bank stock....	3,000 00	3,900 00	3,000 00
Richmond National Bank stock .....	500 00	-	500 00
Howard National Bank stock.....	1,000 00	1,100 00	1,000 00



## MAINE STOCK FIRE-MARINE AND

Bangor Gas Company stock .....	\$1,100 00	\$1,100 00	\$1,000 00	
Eastern Express Company stock .....	2,000 00	2,400 00	2,000 00	
Union Pacific Railroad bonds .....	1,000 00	850 00	1,000 00	
United States 5-20 bonds .....	1,000 00	1,300 00	1,000 00	
Bangor city bonds .....	500 00	450 00	500 00	
Northern Pacific Railroad bonds .....	1,000 00	1,000 00	500 00	
Town of Mattoon, Ill., bonds .....	2,000 00	1,800 00	1,500 00	
Total .....	<u>\$23,900 00</u>	<u>\$29,550 00</u>	<u>\$23,700 00</u>	\$23,700 00

Amount of all other loans .....	2,000 00
Cash in the company's principal office and in bank .....	20,825 31
Gross premiums in due course of collection .....	21,768 36
Bills receivable, not matured, taken for marine and inland risks .....	85,172 45

Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$277,766 12</u>
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## III. LIABILITIES.

Losses adjusted and unpaid .....	\$5,693 00
Losses unadjusted, including all reported and supposed losses .....	<u>33,600 00</u>
Net amount of unpaid losses and claims .....	\$39,193 00
Gross premiums received on all unexpired marine risks .....	<u>\$71,097 83</u>
Amount required to safely reinsure all outstanding risks .....	71,097 83
All other demands against the company, viz: reinsurance notes .....	<u>380 00</u>
Total amount of liabilities, except capital stock and net surplus .....	110,670 83
Capital actually paid up in cash .....	150,000 00
Surplus beyond capital .....	<u>17,095 29</u>
Aggregate of all liabilities, including stock and net surplus .....	<u>\$277,766 12</u>

## IV. INCOME DURING THE YEAR.

Net cash received for premiums, (Marine) .....	\$109,845 92
Received for interest .....	<u>384 13</u>
Aggregate amount of income received in cash .....	<u>\$110,230 05</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (Marine) .....	\$86,527 11
Paid for commissions or brokerage .....	6,831 83
Salaries and other charges of officers, clerks and other employees, and expenses .....	5,041 74
Paid for State, national and local taxes .....	<u>273 65</u>
Aggregate amount of expenditures in cash .....	<u>\$98 674 33</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$1,151,892	\$80,647 82
Written during the year.....	2,523,950	109,845 92
Total.....	\$3,675,842	\$190,493 74
Deduct those terminated.....	2,803,854	119,395 91
Net amount in force .....	\$871,988	\$71,097 83

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (Marine).....	\$2,193,245 00
Premiums received.....	94,600 92
Losses paid on risks taken .....	9,237 55
Losses incurred in Maine.....	43,062 65

## OCEAN INSURANCE COMPANY.

## PORTLAND.

INCORPORATED IN 1832. COMMENCED BUSINESS IN 1833.

CHARLES M. DAVIS, *President.*GEORGE A. WRIGHT, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	140,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$80,000 00
Loans on bond and mortgage, (first liens) .....	700 00

## STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
Portland Company stock.....	\$2,200 00	\$1,870 00
Portland, Bangor and Machias Steamboat Company stock.....	3,000 00	1,350 00
Traders' National Bank stock.....	600 00	804 00
First National Bank stock.....	2,500 00	3,350 00
Casco National Bank stock.....	8,500 00	11,390 00
Merchants' National Bank stock .....	22,650 00	29,596 00
Canal National Bank stock.....	3,600 00	4,824 00
Portland and Ogdensburg Railroad stock.....	2,500 00	250 00
Total.....	\$45,550 00	\$53,434 00

## MAINE STOCK FIRE-MARINE AND

Cash in the company's principal office and in bank.....	\$13,025 71
Interest due and accrued on stocks not included in "market value".....	755 00
Gross premiums in due course of collection.....	63,277 80
Bills receivable, not matured, taken for marine and inland risks.....	2,102 36
All other property belonging to the company, viz: rents due and accrued, \$1,221; due from other companies for reinsurance, \$27,485.54; total..	28,706 54
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$242,001 41</u>

## UNADMITTED ASSETS.

Company's own stock .....	<u>\$15,100 00</u>
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## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$3,393 16
Losses resisted, including interest, costs and expenses .....	6,000 00
Total gross amount of claims for losses.....	9,393 16
Deduct reinsurance and salvage claims thereon.....	4,800 00
Net amount of unpaid losses and claims.....	\$4,593 16
Gross premiums received on all unexpired marine risks....	\$56,621 42
Amount required to safely reinsure all outstanding risks.....	56,621 42
Cash dividends to stockholders remaining unpaid.....	212 00
Due and to become due for borrowed money .....	13,304 17
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$175; return premiums, \$800; total .....	1,275 00
Total amount of liabilities, except capital stock and net surplus....	\$76,005 75
Capital actually paid up in cash.....	140,000 00
Surplus beyond capital.....	25,995 66
Aggregate of all liabilities, including stock and net surplus.....	<u>\$242,001 41</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$69,932 52
Deduct reinsurance, rebate and return premiums.....	533 95
Net cash received for premiums, (Marine).....	\$69,398 57
Bills and notes received for premiums remaining unpaid....	\$16,392 46
Received for interest on bonds and mortgages .....	85 96
Received for interest and dividends from all other sources .....	6,561 21
Income from all other sources, viz: rents, etc.....	26,767 16
Aggregate amount of income received in cash.....	<u>\$102,812 90</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$64,723 40
Deduct salvage.....	71 25
Net amount paid for losses, (Marine).....	\$64,652 15

## MARINE INSURANCE COMPANIES.

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Cash dividends actually paid.....	\$16,813 00
Paid for commissions or brokerage .....	3,024 27
Salaries and other charges of officers, clerks and other employees.....	5,344 00
Paid for State, national and local taxes .....	1,287 25
All other expenditures, viz: printing, supplies, postage, etc.....	1,511 46
Aggregate amount of expenditures in cash.....	<u>\$92,632 13</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$822,647	\$41,274 95
Written during the year.....	3,127,871	88,052 50
Total.....	<u>\$3,950,518</u>	<u>\$120,327 45</u>
Deduct those terminated.....	2,891,162	72,706 03
In force December 31, 1873.....	\$1,059,356	\$56,621 42
Deduct amount reinsured .....	6,000	570 00
Net amount in force.....	<u>\$1,053,356</u>	<u>\$56,051 42</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (Marine).....	\$3,127,871 00
Premiums received.....	69,398 57
Losses paid on risks taken.....	64,652 15
Losses incurred in Maine.....	<u>64,652 15</u>

## UNION INSURANCE COMPANY.

## BANGOR.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

N. C. AYER, *President.*R. B. FULLER, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$96,640 88
Interest due and accrued on bond and mortgage loans.....	5,628 00

## STOCKS AND BONDS OWNED BY THE COMPANY.

	<i>Par value.</i>	<i>Market value.</i>
St. Paul and Sioux City preferred stock.....	\$10,000 00	\$10,000 00
		<u>10,000 00</u>

## MAINE STOCK FIRE-MARINE AND

## LOANS ON COLLATERALS.

	<i>Par value.</i>	<i>Market value.</i>	<i>Amount loaned.</i>	
Farmers' National Bank stock.....	\$1,000 00	\$1,300 00	\$500 00	
Merchants' National Bank stock.....	500 00	1,000 00	500 00	
Farmers' National Bank stock .....	1,000 00	1,300 00	1,000 00	
First National Bank stock.....	100 00	120 00	100 00	
Farmers' National Bank stock.....	600 00	780 00	500 00	
Farmers' National Bank stock.....	1,000 00	1,300 00	1,000 00	
Eastern Bank stock.....	700 00	700 00		
European and North American Rail- road bonds.....	2,000 00	1,800 00	1,000 00	
United States 10-40 bonds.....	1,000 00	1,100 00	1,000 00	
Total .....	<u>\$7,900 00</u>	<u>\$9,400 00</u>	<u>\$5,600 00</u>	<u>\$5,600 00</u>

Cash in the company's principal office and in bank.....	9,039 02
Interest due and accrued on stocks not included in "market value" .....	200 00
Interest due and accrued on collateral loans.....	758 60
Gross premiums in due course of collection.....	93,340 27
Bills receivable, not matured, taken for marine and inland risks.....	97,086 92
All other property belonging to the company, viz: salvage claims, \$4,000; rents due and accrued, \$800; interest due on deposits, \$258.13; total .....	5,058 13

Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$323,351 82</u>
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## UNADMITTED ASSETS.

Office furniture and safes .....	<u>\$3,134 94</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,416 00
Losses unadjusted, including all reported and supposed losses.....	12,000 00
Losses resisted, including interest, cost and expenses.....	6,000 00
Net amount of unpaid losses and claims.....	<u>\$36,416 00</u>
Reinsurance pro rata on fire risks running more than one year .....	\$35,167 39
Gross premiums received on all unexpired marine risks....	91,552 42
Amount required to safely reinsure all outstanding risks .....	126,719 81
Due and to become due for borrowed money.....	19,845 00
Total amount of liabilities, except capital stock.....	<u>\$182,980 81</u>
Capital actually paid up in cash.....	* 200,000 00
Aggregate of all liabilities, including stock.....	<u>\$382,980 81</u>

\* Since the above statement was made the capital has been reduced to \$100,000.

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$115,400 10	\$189,185 35	
Deduct reinsurance, rebate and return premiums.....	26,621 41	25,947 75	
Net cash received for premiums.....	<u>\$88,778 69</u>	<u>\$163,237 60</u>	\$252,016 29
Received for interest and dividends from all sources .....			5,694 07
Aggregate amount of income received in cash.....			<u>\$257,710 36</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$292,446 24	\$187,110 90	
Deduct reinsurance.....	18,460 70	30,387 34	
Net amount paid for losses.....	<u>\$273,985 54</u>	<u>\$156,723 56</u>	\$430,709 10
Paid for commissions or brokerage.....			25,387 25
Salaries and other charges of officers, clerks and other employees.....			11,888 86
Paid for State, national and local taxes .....			3,474 26
All other expenditures, viz: printing, supplies, postage, rent.....			16,568 21
Aggregate amount of expenditures in cash.....			<u>\$488,027 68</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$18,030,317	\$251,086 34	\$1,764,560	\$124,373 43
Written during the year.....	7,345,000	115,400 10	4,971,013	189,185 35
Total .....	<u>\$25,375,317</u>	<u>\$366,486 44</u>	<u>\$6,735,573</u>	<u>\$313,558 78</u>
Deduct those terminated.....	17,736,440	262,831 46	5,511,113	222,006 36
Net amount in force.....	<u>\$7,638,877</u>	<u>\$103,654 98</u>	<u>\$1,224,460</u>	<u>\$91,552 42</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	<i>Aggregate.</i>
Risks taken.....	\$1,125,285 00	\$1,734,567 00	\$2,859,852 00
Premiums received.....	11,192 00	83,386 93	94,578 93
Losses paid on risks taken.....	<u>34,556 31</u>	<u>55,772 46</u>	<u>90,328 77</u>
Losses incurred in Maine, (fire and marine).....			<u>\$31,293 93</u>



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# **MAINE MUTUAL FIRE AND MARINE INSUR- ANCE COMPANIES.**

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
THE MUTUAL FIRE AND MARINE INSURANCE COM-  
PANIES OF THE STATE OF MAINE, SHOWING  
THEIR CONDITION FOR 1873.**

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# BANGOR MUTUAL FIRE INSURANCE COMPANY.

BANGOR.

JANUARY 1, 1874. ORGANIZED IN 1859.

F. M. SABINE, *President.*

J. B. BRADBURY, *Secretary.*

I. ASSETS.	
U. S. bonds, market value.....	\$10,382 00
State and municipal bonds .....	5,980 00
Corporation bonds and stocks.....	2,200 00
Cash .....	6,109 52
Other assets.....	320 00
Covenants in policies subject to assessment.....	65,680 48
	<hr/>
	\$90,672 00
II. LIABILITIES.	
Losses unadjusted as claimed .....	\$3,500 00
	<hr/>
III. INCOME.	
Premiums or advance payments during the year .....	\$16,065 75
Earnings of investments.....	1,304 92
Other income .....	80 70
	<hr/>
	\$17,451 37
IV. EXPENDITURES.	
For expenses of officers, agents and office expenses .....	\$5,117 79
For losses paid during the year .....	7,177 20
For premiums returned for cancelled policies.....	452 48
	<hr/>
	\$12,747 47
V. MISCELLANEOUS.	
Policies issued during the year, 853, amount insured .....	\$1,127,535 00
Policies expired and withdrawn during the year, amount.....	946,619 00
Policies existing at present time, 2,659, amount .....	2,644,896 00
No assessment ever made by the company.	
Premiums paid in advance.	

**BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE CO.  
BRUNSWICK.**

APRIL 1, 1873. ORGANIZED IN 1862.

JOHN S. GROSS, *President.*

THOMAS U. EATON, *Secretary.*

CHARLES SNOW, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessment.....	\$9,707 80
Cash .....	106 41
	<hr/>
	\$9,814 21
<b>II. LIABILITIES.</b>	
None beside risks.	
<b>III. INCOME.</b>	
Premiums or advance payments during the year.....	\$137 04
<b>IV. EXPENDITURES.</b>	
For expenses of officers and agents.....	\$83 50
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 108, amount insured .....	\$7,122 00
Policies expired and withdrawn during the year, 3, amount .....	2,100 00
Policies existing at present time, 216, amount.....	161,555 00
3 per cent. of premium note paid in advance.	
Premium notes taken for 6 per cent. of risk.	

**CASCO MUTUAL FIRE INSURANCE COMPANY.**

**CASCO.**

NOVEMBER 25, 1873. ORGANIZED IN 1868.

ANDREW R. GAY, *President.*

SPENCER DECKER, *Secretary.*

SPENCER DECKER, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessments.....	\$3,747 50
<b>II. LIABILITIES.</b>	
None beside risks.	
<b>III. INCOME.</b>	
From assessments during the year .....	\$100 00

## CASCO MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

IV. EXPENDITURES.	
For expenses of officers and agents .....	\$15 00
For losses paid during the year.....	100 00
	<hr/>
	\$115 00
V. MISCELLANEOUS.	
Policies issued during the year, 33, amount .....	\$18,375 00
Policies expired and withdrawn during the year, 18, amount.....	11,400 00
Policies existing at present time, 119, amount.....	74,950 00
Date of last assessment, September 8, 1873, amount.....	100 00
No premium paid in advance.	

**CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.**  
**CUMBERLAND.**

SEPTEMBER 24, 1873. ORGANIZED IN 1849.

JOHN WILSON, *President.*O. S. THOMES, *Secretary.*O. S. THOMES, *Treasurer.*

I. ASSETS.	
Notes secured by mortgages or collaterals.....	\$75 00
Premium notes on policies in force or subject to assessments .....	7,095 98
Cash.....	47 81
	<hr/>
	\$7,218 79
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year .....	\$38 38
Earnings of investments.....	4 50
From assessments during the year .....	838 49
	<hr/>
	\$881 37
IV. EXPENDITURES.	
For expenses of officers .....	\$56 29
For losses paid during the year.....	800 00
For premiums returned for cancelled policies.....	46
	<hr/>
	\$856 75
V. MISCELLANEOUS.	
Policies issued during the year, 34, amount insured.. ..	\$26,420 00
Policies expired and withdrawn during the year, 27, amount .....	19,350 00
Policies existing at present time, 198, amount.....	158,082 00
3 per cent. of premium note paid in advance.	

**DANVILLE MUTUAL FIRE INSURANCE COMPANY.**  
**AUBURN.**

OCTOBER 6, 1873. ORGANIZED IN 1861.

**EBEN JORDAN, JR.,** *President.*

**WILLIAM PLUMMER,** *Secretary.*

**JACOB LARRABEE,** *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$6,851 86
Cash.....	85 07
	<hr/> \$6,936 93
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year .....	\$57 80
Earnings of investments .....	2 97
	<hr/> \$60 77
IV. EXPENDITURES.	
For expenses of officers .....	\$24 50
V. MISCELLANEOUS.	
Policies issued during the year, 37, amount .....	\$42,425 00
Policies expired and withdrawn during the year, 44, amount.....	48,558 00
Policies existing at present time, 172, amount.....	135,995 00
5 per cent. of premium note paid in advance.	

**EASTPORT MUTUAL FIRE INSURANCE COMPANY.**  
**EASTPORT.**

OCTOBER 20, 1873. ORGANIZED IN 1858.

**C. H. DYER,** *President.*

**R. B. CLARK,** *Secretary.*

**R. B. CLARK,** *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$41,451 60
Unpaid assessments, worth .....	90 00
Cash .....	42 00
Other assets .....	80 00
	<hr/> \$41,663 60
II. LIABILITIES.	
For loans .....	\$1,156 00
Other indebtedness .....	200 00
	<hr/> \$1,356 00

## EASTPORT MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$157 42
<b>IV. EXPENDITURES.</b>	
For loans paid during the year .....	\$81 00
For expenses of officers, agents and office expenses .....	236 00
For losses paid during the year .....	542 00
	<hr/>
	\$859 00
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 52, amount .....	\$34,680 00
Policies expired and withdrawn during the year, 19, amount .....	14,210 00
Policies existing at present time, 692, amount .....	451,342 00
5 per cent. of premium note paid in advance.	

## ELIOT AND KITTEBY MUTUAL FIRE INSURANCE CO.

## ELIOT.

MAY 1, 1873. ORGANIZED IN 1844.

WARINGTON PAUL, *President.*ALEX. JUNKINS, *Secretary.*WILLIAM O. JONES, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessments .....	\$49,105 46
Unpaid assessments, worth .....	166 71
Cash .....	442 43
	<hr/>
	\$49,714 60
<b>II. LIABILITIES.</b>	
For loans .....	\$400 00
Other indebtedness .....	483 18
	<hr/>
	\$883 18
<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$346 84
<b>IV. EXPENDITURES.</b>	
For loans paid during the year .....	\$28 00
For expenses of officers and office expenses .....	255 63
For losses paid during the year .....	300 00
	<hr/>
	\$583 63
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 223, amount .....	\$208,315 00
Policies expired and withdrawn during the year, 167, amount .....	113,179 00
Policies existing at present time, 919, amount .....	810,446 00
3 per cent. of premium note paid in advance.	

**FALMOUTH MUTUAL FIRE INSURANCE COMPANY.**  
**FALMOUTH.**

SEPTEMBER 15, 1873. ORGANIZED IN 1851.

**B. F. HALL, President.**

**E. H. STARBIRD, Secretary.**

**JOSEPH NEWMAN, Treasurer.**

I. ASSETS.	
State and municipal bonds.....	\$130 00
Premium notes on policies in force or subject to assessments.....	17,032 35
	\$17,162 35
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year .....	\$122 71
Earnings of investments.....	3 90
	\$126 61
IV. EXPENDITURES.	
For expenses of officers.....	\$26 75
For premiums returned for cancelled policies .....	258 00
	\$284 75
V. MISCELLANEOUS.	
Policies issued during the year, 38, amount .....	\$35,230 00
Policies expired and withdrawn during the year, 68, amount.....	4,797 00
Policies existing at present time, 217, amount.....	185,685 00
3 per cent. of premium note paid in advance.	

**FAYETTE MUTUAL FIRE INSURANCE COMPANY.**  
**FAYETTE.**

SEPTEMBER 20, 1873. ORGANIZED IN 1858.

**P. F. PIKE, President.**

**J. M. STURTEVANT, Secretary.**

**S. C. TUCK, Treasurer.**

I. ASSETS.	
State and municipal bonds.....	\$212 00
Premium notes on policies in force or subject to assessments .....	2,413 00
	\$2,625 00
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
None.	

## FAYETTE MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

<b>IV. EXPENDITURES.</b>	
None.	
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 7, amount.....	
Policies expired or withdrawn during the year, 5, amount.....	
Policies existing at present time, 71, amount.....	\$52,703 00
3 per cent. of premium note paid in advance.	

## FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

## FRYEBURG.

OCTOBER 8, 1873. ORGANIZED IN 1866.

S. C. HOBBS, *President.*S. L. CHANDLER, *Secretary.*J. S. WALKER, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessments .....	\$5,709 82
<b>II. LIABILITIES.</b>	
Losses adjusted and not paid.....	\$69 66
<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$98 10
<b>IV. EXPENDITURES.</b>	
For office expenses .....	\$13 50
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 59, amount.....	\$36,950 00
Policies expired and withdrawn during the year, 35, amount.....	26,300 00
Policies existing at present time, 220, amount.....	150,025 00
\$1.50 and 1 per cent. of premium note paid in advance.	



**GORHAM FARMERS' MUTUAL FIRE INSURANCE CO.**  
**GORHAM.**

AUGUST 16, 1873. ORGANIZED IN 1861.

**E. MOULTON, *President.***

**ROBIE WHITNEY, *Secretary.***

**JOSIAH MOULTON, *Treasurer.***

I. ASSETS.	
Premium notes on policies in force or subject to assessments . . . . .	\$15,856 00
Cash . . . . .	93 63
	<hr/> \$15,949 63
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year . . . . .	\$50 00
From loans . . . . .	5 24
	<hr/> \$55 24
IV. EXPENDITURES.	
For expenses of officers . . . . .	\$50 00
V. MISCELLANEOUS.	
Policies issued during the year, 64, amount . . . . .	\$51,650 00
Policies expired or withdrawn during the year, 51, amount . . . . .	45,400 00
Policies existing at present time, 181, amount . . . . .	158,261 00
No premium paid in advance.	

**HARPSWELL MUTUAL FIRE INSURANCE COMPANY.**  
**HARPSWELL.**

MARCH 1, 1873. ORGANIZED IN 1856.

**THOMAS ALEXANDER, *President.***

**WILLIAM C. EATON, *Secretary.***

**S. MERRYMAN, *Treasurer.***

I. ASSETS.	
Premium notes on policies in force or subject to assessments . . . . .	\$8,530 42
Cash . . . . .	273 72
	<hr/> \$8,804 14
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year . . . . .	\$65 80

**HARPSWELL MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)**

<b>IV. EXPENDITURES.</b>	
For expenses of officers, agents and office expenses.....	\$32 73
For losses paid during the year.....	25 00
	<hr/>
	\$57 73
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 32, amount .....	\$28,900 00
Policies expired and withdrawn during the year, 37, amount.....	27,625 00
Policies existing at present time, 167, amount.....	135,977 00
2½ to 4 per cent. of premium note paid in advance.	

**HARRISON MUTUAL FIRE INSURANCE COMPANY.****HARRISON.**

NOVEMBER 1, 1873. ORGANIZED IN 1869.

O. G. COAK, *President.*JOHN DAWES, *Secretary.*JOHN DAWES, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessments .....	\$5,024 00
Cash .....	220 00
	<hr/>
	\$5,244 00
<b>II. LIABILITIES.</b>	
None beside risks.	
<b>III. INCOME.</b>	
Premiums or advance payments during the year.....	\$64 80
From loans.....	9 33
	<hr/>
	\$74 13
<b>IV. EXPENDITURES.</b>	
For expenses of officers and office expenses.....	\$24 70
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 48, amount.....	\$18,000 00
Policies expired and withdrawn during the year, 40, amount.....	19,000 00
Policies existing at present time, 170, amount.....	80,000 00
4 per cent. of premium note paid in advance.	

## HOPE MUTUAL FIRE INSURANCE COMPANY.

## HOPE.

DECEMBER 24, 1873. ORGANIZED IN 1860.

JOHN FOGLER, *President.*NATHANIEL ALFORD, *Secretary.*G. L. FOGLER, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$3,218 83
Cash :.....	37 77
	<hr/>
	\$3,256 60
II. LIABILITIES.	
None beside risks .....	
III. INCOME.	
Premiums or advance payments during the year .....	\$9 95
IV. EXPENDITURES.	
For expenses of agents .....	\$3 50
V. MISCELLANEOUS.	
Policies issued during the year, 7, amount .....	\$4,800 00
Policies expired and withdrawn during the year, 4, amount .....	2,900 00
Policies existing at present time, 39, amount .....	24,862 00
1 per cent. of premium notes paid in advance.	

## JAY MUTUAL FIRE INSURANCE COMPANY.

## JAY.

OCTOBER 27, 1873. ORGANIZED IN 1866.

R. P. THOMPSON, *President.*N. L. PHINNEY, *Secretary.*N. L. PHINNEY, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments . ....	\$6,118 00
Cash.....	57 80
	<hr/>
	\$6,175 80
II. LIABILITIES.	
Due officers and agents.....	\$5 00

## JAY MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$31 17
Earnings of investments .....	3 00
	<hr/>
	\$34 17
<b>IV. EXPENDITURES.</b>	
For expenses of officers .....	\$43 25
For premiums returned for cancelled policies .....	3 83
	<hr/>
	\$47 08
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 11, amount .....	\$8,500 00
Policies expired or withdrawn during the year, 12, amount .....	8,875 00
Policies existing at present time, 152, amount .....	104,425 00
5 per cent. of premium note paid in advance.	

## KENNEBUNK MUTUAL FIRE INSURANCE COMPANY.

## KENNEBUNK.

SEPTEMBER 1, 1873. ORGANIZED IN 1850.

WILLIAM L. THOMPSON, *President.*W. F. LORD, *Secretary.*W. F. LORD, *Treasurer.*

<b>I. ASSETS.</b>	
Notes secured by mortgages or collaterals .....	\$493 00
Premium notes on policies in force or subject to assessments .....	9,183 00
Cash .....	1,340 00
Other assets .....	300 00
	<hr/>
	\$11,316 00
<b>II. LIABILITIES.</b>	
None beside risks.	
<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$328 28
Earnings of investments .....	200 00
	<hr/>
	\$528 28
<b>IV. EXPENDITURES.</b>	
For expenses of officers and office expenses .....	\$60 00
For losses paid during the year .....	1,518 00
For premiums returned for cancelled policies .....	35 00
	<hr/>
	\$1,613 00
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 40, amount .....	\$32,000 00
Policies expired and withdrawn during the year, 58, amount .....	37,975 00
Policies existing at present time, 276, amount .....	232,025 00
20 per cent. of premium note paid in advance.	

## LOVELL MUTUAL FIRE INSURANCE COMPANY.

## LOVELL.

OCTOBER 7, 1873. ORGANIZED IN 1865.

J. G. HAMBLEN, *President.*ABEL HEALD, *Secretary.*ABEL HEALD, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$2,770 20
Cash.....	21 91
	<hr/> \$2,792 11
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year.....	\$7 17
IV. EXPENDITURES.	
For expenses of officers, agents and office expenses .....	\$11 40
For losses paid during the year .....	5 00
	<hr/> \$16 40
V. MISCELLANEOUS.	
Policies issued during the year, 9, amount.....	\$5,975 00
Policies expired and withdrawn during the year, 17, amount.....	10,600 00
Policies existing at present time, 75, amount.....	46,170 00
2 per cent. of premium note paid in advance.	

## MONMOUTH MUTUAL FIRE INSURANCE COMPANY.

## MONMOUTH.

DECEMBER 5, 1873. ORGANIZED IN 1836.

JOHN MAY, *President.*JAMES G. BLOSSOM, *Secretary.*CHARLES T. FOX, *Treasurer.*

## First Class.

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$108,272 10
Unpaid assessments, worth.....	18,100 00
Cash.....	655 92
Real estate, etc.....	493 64
	<hr/> \$127,511 66

## MONMOUTH MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

II. LIABILITIES.	
Losses adjusted and not paid.....	\$899 00
Losses unadjusted as claimed.....	30 00
For loans.....	19,137 54
Due second class and agents.....	46 34
	<hr/> \$20,112 88
III. INCOME.	
Premiums or advance payments during the year.....	\$967 55
Earnings of investments.....	41 32
From loans.....	12,076 92
From assessments during the year.....	1,811 73
	<hr/> \$14,897 52
IV. EXPENDITURES.	
For loans paid during the year.....	\$7,537 47
For expenses of officers, agents and office expenses.....	1,129 36
For losses paid during the year.....	6,311 13
Other expenditures.....	208 60
	<hr/> \$15,186 56
V. MISCELLANEOUS.	
Policies issued during the year, 704, amount.....	\$565,385 00
Policies expired or withdrawn during the year, 1,064, amount.....	722,531 00
Policies existing at present time, 3,414, amount.....	2,573,760 00
Date of last assessment, October 14, 1873, amount.....	20,826 96
4 per cent. of premium note paid in advance.	

## Second Class.

I. ASSETS.	
Premium notes on policies in force.....	\$16,364 26
Cash.....	4,287 05
Real estate, etc.....	200 65
	<hr/> \$20,851 96
II. LIABILITIES.	
Losses adjusted and not paid.....	\$1,450 00
Other indebtedness.....	93 32
	<hr/> \$1,543 32
III. INCOME.	
Premiums or advance payments during the year.....	\$3,061 69
Earnings of investments.....	166 46
From loans.....	525 00
	<hr/> \$3,753 15
IV. EXPENDITURES.	
For loans paid during the year.....	\$542 17
For expenses of officers, agents and office expenses.....	771 40
For losses paid during the year.....	1,370 50
For premiums returned for cancelled policies.....	40 02
Other expenditures.....	59 75
	<hr/> \$2,783 84
V. MISCELLANEOUS.	
Policies issued during the year, 522, amount.....	\$394,897 00
Policies expired and withdrawn during the year, 162, amount.....	131,745 00
Policies existing at present time, 1,398, amount.....	1,063,067 00
33½ per cent. of premium paid in advance and premium note given for the balance.	

**NORTH YARMOUTH MUTUAL FIRE INSURANCE CO.**  
**NORTH YARMOUTH.**

OCTOBER 30, 1873. ORGANIZED IN 1853.

**BENJ. HAMILTON, *President.***

**SAMUEL SKILLIN, *Secretary.***

**SAMUEL SKILLIN, *Treasurer.***

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$11,090 50
Cash .....	106 89
	\$11,197 39
II. LIABILITIES	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year.....	\$72 58
IV. EXPENDITURES.	
For loans paid during the year.....	\$23 38
For expenses of officers and agents.....	61 75
For other expenditures.....	25 12
	\$110 25
V. MISCELLANEOUS.	
Policies issued during the year, 43, amount .....	\$39,065 00
Policies expired or withdrawn during the year, 57, amount.....	43,130 00
Policies existing at present time, 247, amount.....	222,898 00
2 per cent. of premium note paid in advance.	

**NORWAY MUTUAL FIRE INSURANCE COMPANY.**  
**NORWAY.**

SEPTEMBER 30, 1873. ORGANIZED IN 1855.

**BENJAMIN TUCKER, *President.***

**E. W. HOWE, *Secretary.***

**JAMES O. CROOKER, *Treasurer.***

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$8,818 14
Unpaid assessments, worth.....	50 00
Cash.....	196 02
	\$9,064 16
II. LIABILITIES.	
None beside risks.	

## NORWAY MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$86 47
<b>IV. EXPENDITURES.</b>	
None.	
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 43, amount .....	\$31,550 00
Policies expired or withdrawn during the year, 30, amount.....	16,800 00
Policies existing at present time, 266, amount.....	150,785 00
5 per cent. of premium note paid in advance.	

## OTISFIELD MUTUAL FIRE INSURANCE COMPANY.

## OTISFIELD.

SEPTEMBER 18, 1873. ORGANIZED IN 1859.

WILLIAM LAMB, *President.*H. M. SYLVESTER, *Secretary.*H. M. SYLVESTER, *Treasurer.*

<b>I. ASSETS.</b>	
Unpaid assessments, worth.....	\$19 00
Cash.....	12 00
	<b>\$31 00</b>
<b>II. LIABILITIES.</b>	
None beside risks.	
<b>III. INCOME.</b>	
From assessments during the year.....	\$456 00
<b>IV. EXPENDITURES.</b>	
For office expenses, etc .....	\$15 00
For losses paid during the year .....	412 00
	<b>\$427 00</b>
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 15, amount .....	\$5,578 00
Policies expired and withdrawn during the year, 1, amount.....	750 00
Policies existing at present time, 216, amount.....	95,428 00
Date of last assessment, July 1, 1873, amount.....	456 00
No premium paid in advance.	



## PENOBSCOT MUTUAL FIRE INSURANCE COMPANY.

BANGOR.

MAY 1, 1873. ORGANIZED IN 1836.

WILLIAM ARNOLD, *President.*CHARLES P. WIGGIN, *Secretary.*CHARLES P. WIGGIN, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$156,525 10
Unpaid assessments, worth.....	4,337 94
Cash .....	1,337 78
	<b>\$162,200 82</b>
II. LIABILITIES.	
Losses unadjusted as claimed.....	\$4,600 00
For loans .....	11,059 00
Other indebtedness.....	551 10
	<b>\$16,210 10</b>
III. INCOME.	
Premiums or advance payments during the year.....	\$1,152 25
From loans .....	3,744 00
From assessments during the year.....	11,149 51
Other income.....	120 40
	<b>\$16,166 16</b>
IV. EXPENDITURES.	
For loans paid during the year.....	\$5,909 84
For expenses of officers, agents and office expenses.....	3,461 13
For losses paid during the year .....	10,750 65
For premiums returned for cancelled policies.....	67 86
For other expenditures.....	486 50
	<b>\$20,675 98</b>
V. MISCELLANEOUS.	
Policies issued during the year, 411, amount .....	\$403,887 00
Policies expired and withdrawn during the year, 703, amount .....	642,590 00
Policies existing at present time, 3,535, amount .....	3,215,950 00
6 per cent of premium note paid in advance.	

**PISCATAQUIS MUTUAL FIRE INSURANCE COMPANY.**  
**DOVER.**

OCTOBER 15, 1873. ORGANIZED IN 1835.

CHARLES E. KIMBALL, *President.*

ASA GETCHELL, *Secretary.*

ASA GETCHELL, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessments.....	\$72,874 00
Unpaid assessments, worth.....	600 00
Cash.....	200 00
	\$73,374 00
<b>II. LIABILITIES.</b>	
Losses unadjusted as claimed .....	\$100 00
For loans .....	4,824 00
Other indebtedness .....	280 00
	\$5,204 00
<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$575 10
From loans.....	1,190 00
	\$1,765 10
<b>IV. EXPENDITURES.</b>	
For loans paid during the year .....	\$270 00
For expenses of officers, agents and office expenses .....	600 00
For losses paid during the year.....	1,777 25
	\$2,647 25
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 560, amount .....	\$362,797 00
Policies expired and withdrawn during the year, 112, amount .....	85,800 00
Policies existing at present time, 2,110, amount .....	1,462,302 00
3 per cent. of premium note paid in advance.	

**RAYMOND MUTUAL FIRE INSURANCE COMPANY.**

**RAYMOND.**

DECEMBER 26, 1873. ORGANIZED IN 1872.

DAVID NASH, *President.*

F. H. WITHAM, *Secretary.*

E. A. PLUMMER, *Treasurer.*

<b>I. ASSETS.</b>	
Premium notes on policies in force or subject to assessments.....	\$1,674 50
Cash .....	13 75
	\$1,688 25
<b>II. LIABILITIES.</b>	
None beside risks.	

## RAYMOND MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$58 95
<b>IV. EXPENDITURES.</b>	
For expenses of officers and agents.....	\$38 25
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 26, amount .....	\$15,390 00
Policies expired or withdrawn during the year, 3, amount.....	1,625 00
Policies existing at present time, 49, amount.....	30,890 00
4 per cent. of premium note paid in advance.	

## SACO MUTUAL FIRE INSURANCE COMPANY.

## SACO.

SEPTEMBER 1, 1873. ORGANIZED IN 1827.

DAVID FERNALD, *President.*E. P. BURNHAM, *Secretary.*E. P. BURNHAM, *Treasurer.*

<b>I. ASSETS.</b>	
U. S. bonds, market value.....	\$2,494 05
State and municipal bonds .....	1,000 00
Corporation bonds and stock..	20,509 99
Premium notes on policies in force or subject to assessments.....	8,361 33
Cash.....	140 07
	<b>\$32,505 44</b>
<b>II. LIABILITIES.</b>	
None beside risks.	
<b>III. INCOME.</b>	
Premiums or advance payments during the year .....	\$2,326 60
Earnings of investments .....	1,718 82
Other income .....	141 50
	<b>\$4,186 92</b>
<b>IV. EXPENDITURES.</b>	
For expenses of officers and office expenses .....	\$636 28
For losses paid during the year .....	880 90
For premiums returned for cancelled policies .....	28 74
For other expenditures .....	150 57
	<b>\$1,696 49</b>
<b>V. MISCELLANEOUS.</b>	
Policies issued during the year, 187, amount .....	\$195,800 00
Policies expired and withdrawn during the year, 215, amount .....	202,576 00
Policies existing at present time, 654, amount.....	681,783 00
One-half premium paid in advance.	

## SIDNEY MUTUAL FIRE INSURANCE COMPANY.

## SIDNEY.

SEPTEMBER 15, 1873. ORGANIZED IN 1856.

P. T. STEVENS, *President.*T. D. MERRILL, *Secretary.*O. L. TOLMAN, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$6,405 95
Cash.....	50 00
	<hr/>
	\$6,455 95
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year .....	\$61 40
Earnings of investments.....	14 00
	<hr/>
	\$75 40
IV. EXPENDITURES.	
For expenses of agents.....	\$24 50
For losses paid during the year.....	350 00
For premiums returned for cancelled policies.....	40
	<hr/>
	\$374 90
V. MISCELLANEOUS.	
Policies issued during the year, 49, amount.....	\$36,420 00
Policies expired and withdrawn during the year, 24, amount.....	17,330 00
Policies existing at present time, 190, amount.....	144,740 00.
4 per cent. of premium note paid in advance.	

## SOMERSET MUTUAL FIRE INSURANCE COMPANY.

## SKOWHEGAN.

APRIL 30, 1873. ORGANIZED IN 1836.

E. H. NEIL, *President.*T. H. DINSMORE, *Secretary.*WILLIAM PHILBRICK, *Treasurer.*

I. ASSETS.	
Corporation notes or bills receivable.....	\$9,990 44
Notes secured by mortgages or collaterals.....	400 00
Premium notes on policies in force or subject to assessments.....	42,467 69
Cash.....	2,613 53
	<hr/>
	\$55,471 66
II. LIABILITIES.	
Losses unadjusted as claimed .....	\$1,397 00

## SOMERSET MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

III. INCOME.	
Premiums or advance payments during the year .....	\$5,945 45
From loans.....	782 63
	<hr/> \$6,728 08
IV. EXPENDITURES.	
For expenses of officers, agents and office expenses .....	\$2,337 30
For losses paid during the year .....	2,120 50
For premiums returned for cancelled policies.....	338 88
	<hr/> \$4,696 68
V. MISCELLANEOUS.	
Policies issued during the year, 977, amount .....	\$789,430 00
Policies existing at present time, 3,483, amount .....	2,966,600 00
Premium paid in advance in money.	

## THOMASTON MUTUAL FIRE INSURANCE COMPANY.

## THOMASTON.

OCTOBER 20, 1873. ORGANIZED IN 1828.

J. C. LEVENSALER, *President.*T. A. CARR, *Secretary.*J. C. LEVENSALER, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$16,046 99
Unpaid assessments, worth.....	3,400 00
Cash .....	11,500 00
	<hr/> \$30,946 99
II. LIABILITIES.	
Losses unadjusted as claimed.....	\$1,000 00
For loans.....	13,900 00
Other indebtedness .....	1,309 90
	<hr/> \$16,209 90
III. INCOME.	
Premiums or advance payments during the year.....	\$812 79
From loans.....	2,000 00
	<hr/> \$2,812 79
IV. EXPENDITURES.	
For loans paid during the year .....	\$1,498 36
For expenses of officers, agents and office expenses .....	3,622 15
For losses paid during the year.....	3,512 90
	<hr/> \$8,633 41
V. MISCELLANEOUS.	
Policies issued during the year, 198, amount .....	\$219,250 00
Policies expired and withdrawn during the year, 427, amount .....	463,545 00
Policies existing at present time, 752, amount.....	770,070 00
10 per cent. of premium note paid in advance.	

# UNION FARMERS' MUTUAL FIRE INSURANCE CO. UNION.

OCTOBER 3, 1873. ORGANIZED IN 1857.

EBEN BURGESS, *President.*

G. W. MORSE, *Secretary.*

G. W. MORSE, *Treasurer.*

I. ASSETS.	
Notes secured by mortgages or collaterals.....	\$372 33
Premium notes on policies in force or subject to assessments.....	5,596 90
	<hr/> \$5,969 23
II. LIABILITIES.	
Losses unadjusted as claimed.....	\$500 00
III. INCOME.	
Premiums or advance payments during the year.....	\$104 60
Earnings of investments.....	21 70
	<hr/> \$126 30
IV. EXPENDITURES.	
For expenses of officers.....	\$20 00
For losses paid during the year.....	62 50
	<hr/> \$82 50
V. MISCELLANEOUS.	
Policies issued during the year, 29, amount.....	\$22,550 00
Policies expired or withdrawn during the year, 13, amount.....	9,000 00
Policies existing at present time, 71, amount.....	57,700 00
3 per cent. of premium note paid in advance.....	

# WARREN FARMERS' MUTUAL FIRE INSURANCE CO. WARREN.

DECEMBER 20, 1873. ORGANIZED IN 1871.

JOEL HILLS, *President.*

J. P. STARRETT, *Secretary.*

J. P. STARRETT, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$2,991 12
Unpaid assessments, worth.....	4 38
Cash.....	65 94
	<hr/> \$3,061 44
II. LIABILITIES.	
None beside risks.	

## WARREN FARMERS' MUTUAL FIRE INSURANCE COMPANY—(CON.)

III. INCOME.	
Premiums or advance payments during the year .....	\$76 63
From assessments during the year.....	110 05
Other income.....	26 00
	<b>\$212 68</b>
IV. EXPENDITURES.	
For loans paid during the year.....	\$226 71
For expenses of officers and office expenses .....	54 14
For losses paid during the year.....	14 90
For premiums returned for cancelled policies.....	4 96
	<b>\$300 71</b>
V. MISCELLANEOUS.	
Policies issued during the year, 26, amount.....	\$21,900 00
Policies expired and withdrawn during the year, 7, amount.....	5,200 00
Policies existing at present time, 114, amount .....	86,513 00
10 per cent. of premium note paid in advance.	

## WATERFORD MUTUAL FIRE INSURANCE COMPANY.

## WATERFORD.

OCTOBER 6, 1873. ORGANIZED IN 1862.

OLIVER PORTER, *President.*J. M. SHAW, *Secretary.*CHARLES YOUNG, *Treasurer.*

I. ASSETS.	
Municipal note.....	\$100 00
Premium notes on policies in force or subject to assessments .....	2,820 45
Cash.....	28 35
	<b>\$2,948 80</b>
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
Premiums or advance payments during the year .....	\$7 61
From loans.....	6 00
	<b>\$13 61</b>
IV. EXPENDITURES.	
For office expenses .....	<b>\$33 00</b>
V. MISCELLANEOUS.	
Policies issued during the year, 14, amount.....	\$7,475 00
Policies expired and withdrawn during the year, 14, amount.....	7,005 00
Policies existing at present time, 91, amount .....	54,515 00
2 per cent. of premium note paid in advance.	

## WELLS MUTUAL FIRE INSURANCE COMPANY.

## WELLS.

DECEMBER 8, 1873. ORGANIZED IN 1836.

JOSHUA CLARK, *President*.S. M. CLARK, *Secretary*.JOHN STAPLES, *Treasurer*.

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$25,635 53
Unpaid assessments, worth.....	2 00
Cash .....	48 47
	<b>\$25,686 00</b>
II. LIABILITIES.	
Losses adjusted and not paid.....	\$25 00
For loans .....	357 58
	<b>\$382 58</b>
III. INCOME.	
Premiums or advance payments during the year.....	\$48 47
From loans. ....	204 08
From assessments during the year.....	5 13
	<b>\$257 68</b>
IV. EXPENDITURES.	
For expenses of officers, agents and office expenses.....	\$133 23
For losses paid during the year .....	51 08
	<b>\$184 31</b>
V. MISCELLANEOUS.	
Policies issued during the year, 91, amount .....	\$80,725 00
Policies expired and withdrawn during the year, 41, amount.....	28,825 00
Policies existing at present time, 517, amount .....	429,490 00
1 per cent of premium note paid in advance.	

## WEST BANGOR AND HERMON MUTUAL FIRE INS. CO.

## HERMON.

JANUARY 1, 1874. ORGANIZED IN 1866.

L. B. PATTEN, *President*.S. B. KNOWLES, *Secretary*.S. B. KNOWLES, *Treasurer*.

I. ASSETS.	
Cash.....	\$117 00
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
From assessments during the year .....	\$32 75



## WEST BANGOR AND HERMON MUTUAL FIRE INSURANCE CO.—(CON.)

IV. EXPENDITURES.	
For expenses of officers .....	\$4 00
V. MISCELLANEOUS.	
Policies issued during the year, 8, amount .....	\$4,800 00
Policies expired and withdrawn during the year, 4, amount.....	2,200 00
Policies existing at present time, 43, amount.....	\$4,800 00
No premium paid in advance.	

## WILTON MUTUAL FIRE INSURANCE COMPANY.

## WILTON.

OCTOBER 30, 1873. ORGANIZED IN 1859.

J. O. EATON, *President.*L. F. ABBOTT, *Secretary.*L. F. ABBOTT, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$4,620 10
Cash.....	57 16
	\$4,677 26
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
None.	
IV. EXPENDITURES.	
For expenses of officers and office expenses.....	\$81 75
V. MISCELLANEOUS.	
Policies issued during the year, 20, amount.....	\$16,250 00
Policies expired or withdrawn during the year, 31, amount.....	24,205 00
Policies existing at present time, 120, amount.....	86,610 00
1 per cent of premium note paid in advance.	

# WINDHAM MUTUAL FIRE INSURANCE COMPANY.

## WINDHAM.

OCTOBER 15, 1873. ORGANIZED IN 1859.

JASON WEBB, *President.*LUTHER WISWELL, *Secretary.*LUTHER WISWELL, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$12,704 00
Cash .....	50 00
	<hr/> \$12,754 00
II. LIABILITIES.	
For loans .....	\$275 00
III. INCOME.	
Premiums or advance payments during the year .....	\$57 29
From loans.....	275 00
	<hr/> \$332 29
IV. EXPENDITURES.	
For expenses of officers.....	\$38 00
For losses paid during the year.....	600 00
	<hr/> \$638 00
V. MISCELLANEOUS.	
Policies issued during the year, 45, amount .....	\$35,399 00
Policies expired and withdrawn during the year, 32, amount.....	15,762 00
Policies existing at present time, 299, amount.....	\$14,127 00
8 per cent. of premium note paid in advance.	

# WOOLWICH MUTUAL FIRE INSURANCE COMPANY.

## WOOLWICH.

NOVEMBER 20, 1873. ORGANIZED IN 1862.

N. G. GOULD, *President.*J. M. BAILEY, *Secretary.*J. M. BAILEY, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments.....	\$3,402 09
Cash .....	90 00
	<hr/> \$3,492 09
II. LIABILITIES.	
None beside risks.	
III. INCOME.	
None.	

## WOOLWICH MUTUAL FIRE INSURANCE COMPANY—(CONCLUDED.)

IV. EXPENDITURES.	
For expenses of officers .....	\$25 00
V. MISCELLANEOUS.	
Policies issued during the year, 19, amount .....	\$11,050 00
Policies expired and withdrawn during the year, 11, amount .....	7,400 00
Policies existing at present time, 112, amount .....	77,550 00
2 per cent. of premium notes paid in advance.	

## BOOTHBAY MUTUAL FISHING INSURANCE COMPANY.

### BOOTHBAY.

APRIL 20, 1874. ORGANIZED IN 1868.

ROBERT MONTGOMERY, *President.*

M. R. WHITE, *Secretary.*

L. MADDOCKS, *Treasurer.*

I. ASSETS.	
Premium notes on policies in force or subject to assessments .....	\$7,621 52
Other assets .....	100 00
	<hr/> \$7,721 52
II. LIABILITIES.	
Losses adjusted and unpaid .....	\$10,624 33
Losses unadjusted as claimed .....	4,100 00
For loans .....	3,000 00
Other indebtedness .....	853 10
	<hr/> \$18,577 43
III. INCOME.	
From loans during the year .....	\$3,000 00
IV. EXPENDITURES.	
For losses paid during the year .....	\$3,000 00
V. MISCELLANEOUS.	
Policies issued during the year, 67, amount .....	\$183,214 00
Policies expired during the year, 67, amount .....	183,214 00
No premium paid in advance.	

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**STOCK FIRE AND FIRE-MARINE INSURANCE  
COMPANIES OF OTHER STATES.**

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF  
OTHER STATES, AUTHORIZED TO DO BUSINESS IN THE  
STATE OF MAINE, SHOWING THEIR CONDITION  
ON THE 31st DAY OF DECEMBER, 1873.**

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# AETNA INSURANCE COMPANY.

## CHICAGO, ILL.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1873.

L. H. WHITNEY, *President.*

J. M. CUTLER, *Secretary.*

### I. CAPITAL.

Capital authorized .....	\$600,000 00
Capital actually paid up in cash .....	212,400 00
	<u>212,400 00</u>

### II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$196,400 00
Interest accrued on bond and mortgage loans .....	1,045 66
United States bonds, market value.....	5,100 00
Cash in the Company's principal office and in bank .....	10,900 00
Gross premiums in due course of collection.....	1,684 32
	<u>1,684 32</u>
Aggregate of all the admitted assets of the company, at their actual value.....	\$215,129 98
	<u>215,129 98</u>

### UNADMITTED ASSETS.

Office furniture and safe.....	\$1,000 00
	<u>1,000 00</u>

### III. LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,617 16
Amount required to safely reinsure all outstanding risks.....	\$1,617 16
Total amount of liabilities, except capital stock and net surplus .....	\$1,617 16
Capital actually paid up in cash.....	212,400 00
Surplus beyond capital.....	1,112 82
	<u>1,112 82</u>
Aggregate of all liabilities, including stock and net surplus.....	\$215,129 98
	<u>215,129 98</u>

### IV. INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$3,234 32
Aggregate amount of income received in cash.....	\$3,234 32
	<u>3,234 32</u>

## V. EXPENDITURES DURING THE YEAR.

Paid for commissions or brokerage.....	\$150 00
Salaries and other charges of officers, clerks and other employees.....	400 00
All other expenditures, viz: office furniture and safe.....	1,000 00
Aggregate amount of expenditures in cash .....	<u>\$1,550 00</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year.....	\$175,500	\$3,234 32
Net amount in force.....	<u>\$175,500</u>	<u>\$3,234 32</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	None.
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## ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

LUCIUS J. HENDER, *President.*JOTHAM GOODNOW, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$3,000,000 00
Capital actually paid up in cash.....	<u>3,000,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$405,000 00
Loans on bond and mortgage, (first liens,) .....	91,311 00
Interest accrued on bond and mortgage loans .....	3,403 60
Stocks and bonds owned by the company, market value .....	4,005,723 69
Loans secured by collaterals.....	87,447 70
Cash in the company's principal office and in bank.....	503,600 60
Interest due and accrued on stocks not included in "market value" .....	14,784 75
Interest due and accrued on collateral loans.....	3,361 79
Gross premiums in due course of collection.....	731,168 90

Aggregate of all the admitted assets of the company, at their actual value..... \$5,845,802 03

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$20,065 57
Losses unadjusted, including all reported and supposed losses.....	147,981 08
Losses resisted, including interest, cost and expenses.....	46,330 00
Net amount of unpaid losses and claims.....	\$214,376 65
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,282,385 92
Reinsurance pro rata on fire risks running more than one year.....	736,888 19
Reinsurance at 50 per cent. of premiums on inland risks...	9,988 84
Amount required to safely reinsure all outstanding risks.....	2,029,262 95
Due and accrued for miscellaneous expenses.....	500 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$85,459.30; return premiums, \$24,416.94; total.....	109,876 24
Total amount of liabilities, except capital stock, and net surplus....	\$2,354,015 84
Capital actually paid up in cash.....	3,000,000 00
Surplus beyond capital.....	491,786 19
Aggregate of all liabilities, including stock and net surplus.....	\$5,845,802 03

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Gross premiums received in cash.....	\$4,543,327 07	\$438,821 77
Deduct reinsurance, rebate and return premiums.....	279,358 72	45,611 27
Net cash received for premiums.....	\$4,263,968 35	\$393,210 50
Received for interest on bonds and mortgages.....		4,589 95
Received for interest and dividends from all other sources.....		277,782 08
Income from all other sources, viz: rents.....		11,046 30
Received for calls on capital.....	\$1,000,000 00	
Aggregate amount of income received in cash.....	\$4,263,968 35	\$4,657,178 85
Aggregate amount of income received in cash.....		\$4,950,597 18

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>
Net amount paid for losses.....	\$2,800,334 92	\$252,391 90
Cash dividends actually paid.....		653,415 00
Paid for commissions or brokerage.....		672,602 13
Salaries and other charges of officers, clerks and other employees.....		162,765 62



## STOCK FIRE AND FIRE-MARINE

Paid for State, national and local taxes.....	\$77,278 30
All other expenditures, viz: interest on borrowed money, \$14,097.21; general expenses, \$182,646.67; total .....	196,643 88
Aggregate amount of expenditures in cash.....	<u>\$4,815,331 75</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$318,647,837	\$3,911,885 61	\$647,316	\$35,873 44
Written during the year.....	341,913,125	4,543,327 07	42,250,814	438,821 77
Total.....	\$660,560,962	\$8,455,212 68	\$42,898,130	\$474,695 21
Deduct those terminated .....	356,015,717	4,430,699 58	42,487,089	454,567 52
In force December 31, 1873..	\$304,545,245	\$4,024,513 10	\$411,041	\$20,127 69
Deduct amount reinsured ....	850,000	10,250 00	8,000	150 00
Net amount in force.....	<u>\$303,695,245</u>	<u>\$4,014,263 10</u>	<u>\$408,041</u>	<u>\$19,977 69</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$9,321,454 00
Premiums received .....	132,799 31
Losses paid on risks taken.....	128,658 92
Losses incurred in Maine.....	<u>121,001 79</u>

## AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

JOHN C. COOPER, *President.*ISAAC MUNSON, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$67,762 84
Loans on bond and mortgage, (first liens) .....	284,846 20
Interest accrued on bond and mortgage loans .....	5,290 80
Stocks and bonds owned by the company, market value.....	<u>175,279 36</u>

# INSURANCE COMPANIES OF OTHER STATES.

47

Loans secured by collaterals .....	\$47,991 29
Cash in the company's principal office and in bank.....	117,978 52
Interest due and accrued on stocks not included in "market value".....	2,113 38
Interest due and accrued on collateral loans .....	1,806 33
Gross premiums in due course of collection.....	122,351 56
All other property belonging to the company, viz: rents due and accrued,	450 00
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$326,470 46</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,107 15
Losses unadjusted, including all reported and supposed losses	10,485 28
Losses resisted, including interest, costs and expenses .....	11,585 76
Net amount of unpaid losses and claims.....	<u>\$26,178 19</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$50,693 48
Reinsurance pro rata on fire risks running more than one year.....	638,032 24
Amount required to safely reinsure all outstanding risks.....	<u>688,725 72</u>
Cash dividends to stockholders remaining unpaid .....	222 00
Total amount of liabilities, except capital stock.....	<u>\$715,035 91</u>
Capital actually paid up in cash.....	200,000 00
Aggregate of all liabilities, including stock .....	<u>*\$915,035 91</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$636,772 10
Deduct reinsurance, rebate and return premiums.....	42,212 31
Net cash received for premiums, (fire) .....	<u>\$594,559 79</u>
Received for interest on bonds and mortgages .....	20,632 35
Received for interest and dividends from all other sources .....	12,225 58
Income from all other sources, viz: rents.....	2,393 95
Aggregate amount of income received in cash.....	<u>\$629,811 67</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$309,512 89
Deduct salvage.....	8,519 50
Net amount paid for losses, (fire).....	<u>\$300,993 30</u>
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	102,233 35
Salaries and other charges of officers, clerks and other employees.....	55,948 62

\* Since the above statement was made \$200,000 has been paid in by the stockholders to make up the impairment.

## STOCK FIRE AND FIRE-MARINE

Paid for State, national and local taxes.....	\$6,215 18
All other expenditures, viz: printing, supplies, etc., \$5,991.76; postage, express, stationary, etc., \$15,655.86; total.....	21,647 62
Aggregate amount of expenditures in cash.....	<u>\$526,144 07</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Three year risks written during 1871 and 1872.....	\$145,175,828	\$913,436 01
Written during the year.....	96,460,000	580,345 43
Total.....	<u>\$241,635,828</u>	<u>\$1,493,781 44</u>
Deduct those terminated .....	14,880,322	99,126 18
In force December 31, 1873.....	<u>\$226,755,506</u>	<u>\$1,394,655 26</u>
Deduct amount reinsured .....	3,007,616	17,382 82
Net amount in force.....	<u>\$223,747,890</u>	<u>\$1,377,272 44</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$3,322,835 00
Premiums received.....	21,598 43
Losses paid on risks taken.....	18,966 65
Losses incurred in Maine.....	<u>10,878 89</u>

## ALEMANNIA FIRE INSURANCE COMPANY.

CLEVELAND, OHIO.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

WILLIAM MEYER, *President.*G. PLASMAN, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$250,000 00
Capital actually paid up in cash.....	<u>250,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$277,821 83
Interest due on bond and mortgage loans.....	37,085 60
Interest accrued on bond and mortgage loans . .....	2,425 10
Stocks and bonds owned by the company, market value .....	25,736 00
Loans secured by collaterals .....	<u>18,654 71</u>

# INSURANCE COMPANIES OF OTHER STATES.

49

Cash in the company's principal office and in bank.....	\$22,493 64
Interest due and accrued on stocks not included in "market value,".....	690 00
Interest due and accrued on collateral loans..	1,800 00
Gross premiums in due course of collection.....	57,134 17

Aggregate of all the admitted assets of the company at their actual value.....	\$443,841 05
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## UNADMITTED ASSETS.

Bills receivable .....	\$4,674 50
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,075 10
Losses unadjusted, including all reported and supposed losses.....	19,626 41
Losses resisted, including interest, cost and expenses.....	6,500 00

Net amount of unpaid losses and claims.....	\$44,201 51
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$103,246 51
Reinsurance pro rata on fire risks running more than one year.....	14,650 70

Amount required to safely reinsure all outstanding risks.....	117,897 27
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers .....	13,154 01

Total amount of liabilities, except capital stock and net surplus ....	\$175,252 79
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	18,588 26.

Aggregate of all liabilities, including stock and net surplus.....	\$443,841 05.
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash .....	\$349,551 08
Deduct reinsurance, rebate and return premiums.....	99,393 61
Net cash received for premiums, (fire) .....	\$250,157 47
Received for interest on bonds and mortgages.....	7,650 00
Income from all other sources, viz: rents, \$300.00; commissions, \$401.85; total.....	701 85

Received for assessments on capital.....	\$62,500 00
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Aggregate amount of income received in cash.....	\$258,509 32.
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## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire) .....	\$180,217 63
Paid for commissions or brokerage.....	72,825 00
Salaries and other charges of officers, clerks and other employees.....	6,194 33.

Paid for State, national and local taxes .....	\$7,704 98
All other expenditures, viz: interest on borrowed money, \$1,063.71; expenses, \$17,498.16; borrowed money, \$12,242.75; total.....	30,804 62
Aggregate amount of expenditures in cash.....	<u>\$297,746 56</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$10,726,757	\$199,396 00
Written during the year.....	19,389,113	349,551 08
Total.....	<u>\$30,115,870</u>	<u>\$548,947 08</u>
Deduct those terminated.....	13,245,167	290,325 07
In force December 31, 1873.....	\$16,870,703	\$258,622 01
Deduct amount reinsured.....	3,892,624	22,827 47
Net amount in force.....	<u>\$12,978,079</u>	<u>\$235,794 54</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$176,967 67
Premiums received.....	3,056 89
Losses paid on risks taken.....	1,870 00
Losses incurred in Maine.....	<u>1,335 00</u>

## ALLEMANNIA FIRE INSURANCE COMPANY.

## PITTSBURG, PENN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

ROBERT C. SCHMERTZ, *President.*C. F. HERROSEE, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>150,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$316,427 94
Interest due on bond and mortgage loans.....	2,612 32
Interest accrued on bond and mortgage loans.....	<u>3,968 94</u>

## INSURANCE COMPANIES OF OTHER STATES.

51

Cash in the company's principal office and in bank.....	\$53,330 25
Gross premiums in due course of collection .....	53,063 81

Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$429,403 26</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$9,170 30
Losses unadjusted, including all reported and supposed losses.....	3,760 00
Losses resisted, including interest, costs and expenses .....	<u>2,275 96</u>
Net amount of unpaid losses and claims.....	\$15,206 26
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$171,247 91
Reinsurance pro rata on fire risks running more than one year .....	<u>24,016 88</u>
Amount required to safely reinsure all outstanding risks.....	195,264 79
Due and accrued for salaries, rent and other expenses.....	218 25
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	<u>13,265 95</u>
Total amount of liabilities, except capital stock and net surplus....	\$223,955 25
Capital actually paid up in cash.....	150,000 00
Surplus beyond capital.....	<u>55,448 01</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$429,403 26</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$393,412 72
Deduct reinsurance, rebate and return premiums.....	<u>48,861 75</u>
Net cash received for premiums, (fire) .....	\$344,550 97
Received for interest on bonds and mortgages.....	<u>24,488 43</u>
Aggregate amount of income received in cash.....	<u>\$369,039 40</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$108,069 64
Cash dividends actually paid.....	10,000 00
Paid for commissions or brokerage.....	90,277 73
Salaries and other charges of officers, clerks and other employees.....	10,856 24
Paid for State, national and local taxes .....	9,218 65
All other expenditures, viz: printing, stationery, traveling and other expenses .....	<u>26,543 02</u>
Aggregate amount of expenditures in cash ..	<u>\$254,965 28</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$6,687,514	\$116,441 87
Written during the year.....	34,480,110	442,430 00
Total.....	\$41,167,624	\$558,871 87
Deduct those terminated.....	8,570,152	159,542 33
In force December 31, 1873.....	\$32,597,472	\$399,329 54
Deduct amount reinsured.....	417,630	8,799 96
Net amount in force .....	\$32,179,842	\$390,529 58

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.....	\$480,030 00
Premiums received .....	6,350 70
Losses paid on risks taken.....	14 19

## AMAZON INSURANCE COMPANY.

CINCINNATI, OHIO.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

GAZZAM GANO, *President.*BYRON D. WEST, *Secretary.*

## I. CAPITAL.

Capital authorised.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$427,604 37
Interest due on bond and mortgage loans.....	22,897 00
Interest accrued on bond and mortgage loans.....	15,511 88
Stocks and bonds owned by the company, market value.....	260,216 37
Loans secured by collaterals.....	3,347 89
Cash in the company's principal office and in bank.....	21,858 45
Net premiums in due course of collection.....	57,765 05

## INSURANCE COMPANIES OF OTHER STATES.

53

Bills receivable, not matured, taken for fire and inland risks.....	\$29,000 89
All other property belonging to the company, viz: due from other insurance companies .....	4,277 85
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$842,479 75</u>

## UNADMITTED ASSETS.

Office furniture, safes, etc .....	<u>\$5,000 00</u>
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## III. LIABILITIES.

Losses adjusted and unpaid .....	\$29,177 26
Losses unadjusted, including all reported and supposed losses.....	44,453 05
Losses resisted, including interest, costs and expenses.....	28,904 69
Total gross amount of claims for losses.....	<u>\$102,535 00</u>
Deduct reinsurance .....	3,958 65
Net amount of unpaid losses and claims.....	<u>\$98,576 35</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$185,369 02
Reinsurance pro rata on fire risks running more than one year.....	34,345 31
Reinsurance at 50 per cent. of premiums on inland risks..	14,006 25
Amount required to safely reinsure all outstanding risks.....	233,720 58
Due and accrued for salaries, rent and other expenses.....	3,000 00
All other demands against the company, viz: taxes and assessments.....	7,000 00
Total amount of liabilities, except capital stock and net surplus....	<u>\$342,296 93</u>
Capital actually paid up in cash .....	500,000 00
Surplus beyond capital.....	182 82
Aggregate of all liabilities, including stock and net surplus.....	<u><u>\$842,479 75</u></u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$548,620 58	\$108,103 99	
Deduct reinsurance, rebate and return premiums.....	154,040 01	28,484 07	
Net cash received for premiums.....	<u>\$394,580 57</u>	<u>\$79,619 92</u>	\$474,200 49
Bills and notes received for premiums remaining unpaid...		<u>\$29,000 89</u>	
Received for interest on bonds and mortgages.....			24,051 28
Income from all other sources, viz: interest, property sold, etc .....			16,256 17
Aggregate amount of income received in cash.....			<u><u>\$514,507 94</u></u>



## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross amount paid for losses.....	\$386,114 81	\$110,855 61	
Deduct salvage, reinsurance .....	10,518 29	5,435 57	
Net amount paid for losses.....	<u>\$375,596 52</u>	<u>\$105,420 04</u>	\$481,016 56
Paid for commissions or brokerage.....			77,376 09
Salaries and other charges of officers, clerks and other employees .....			38,554 40
Paid for State, national and local taxes.....			13,867 70
All other expenditures, viz: printing, postage, rent, local agency and miscellaneous expenses.....			<u>80,331 50</u>
Aggregate amount of expenditures in cash.....			<u>\$691,146 25</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$51,352,214	\$764,110 51	\$1,521,128	\$50,981 05
Written during the year.....	30,769,852	548,620 58	11,049,045	137,104 88
Total .....	<u>\$82,122,066</u>	<u>\$1,312,731 09</u>	<u>\$12,570,173</u>	<u>\$188,085 93</u>
Deduct those terminated .....	56,918,809	843,459 15	11,150,561	154,531 52
In force December 31, 1873,	\$25,203,257	\$469,271 94	\$1,419,612	\$33,554 41
Deduct amount reinsured .....	2,389,465	48,806 56	914,321	5,541 91
Net amount in force.....	<u>\$22,913,792</u>	<u>\$420,465 38</u>	<u>\$505,291</u>	<u>\$28,012 50</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$285,583 00
Premiums received .....	5,648 31
Losses paid on risks taken.....	10,242 27
Losses incurred in Maine.....	<u>7,842 27</u>

## AMERICAN CENTRAL INSURANCE COMPANY.

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE P. PLANT, *President*.GEORGE T. CRAM, *Secretary*.

## I. CAPITAL.

Capital actually paid up in cash.....	\$275,000 00
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## II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$526,000 00
Cash in the company's principal office and in bank.....	20,361 92
Gross premiums in due course of collection.....	80,993 03
Aggregate of all the admitted assets of the company, at their actual value.....	\$627,354 95

## UNADMITTED ASSETS.

Office furniture, etc.....	\$7,500 00
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## III. LIABILITIES.

Losses adjusted and unpaid .....	\$28,144 98
Losses unadjusted, including all reported and supposed losses.....	10,800 00
Losses resisted, including interest, costs and expenses.....	10,500 00
Net amount of unpaid losses and claims.....	\$49,444 98
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$218,495 75
Reinsurance pro rata on fire risks running more than one year .....	55,745 17
Amount required to safely reinsure all outstanding risks .....	274,240 92
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	12,148 95
Total amount of liabilities, except capital stock and net surplus....	\$335,834 85
Capital actually paid up in cash.....	275,000 00
Surplus beyond capital.....	16,520 10
Aggregate of all liabilities, including stock and net surplus.....	\$627,354 95

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$621,227 85	\$46,701 25	
Deduct reinsurance, rebate and return pre- miums.....	69,564 05	13,336 89	
Net cash received for premiums.....	<u>\$551,663 80</u>	<u>\$33,364 36</u>	\$585,028 16
Received for interest on bonds and mortgages.....			23,890 32
Received for interest and dividends from all other sources.....			<u>2,345 44</u>
Aggregate amount of income received in cash.....			<u>\$611,263 92</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses.....	<u>\$296,607 22</u>	<u>\$38,650 67</u>	\$335,257 89
Cash dividends actually paid.....			10,816 50
Paid for commissions or brokerage.....			93,679 92
Salaries and other charges of officers, clerks and other employees.....			30,296 72
Paid for State, national and local taxes.....			12,692 72
All other expenditures, viz: printing and supplies, \$6,240.34; postage and express, \$4,210 37; rent, \$3,966.60; other expenses, \$27,466.69; total.....			<u>41,883 90</u>
Aggregate amount of expenditures in cash.....			<u>\$524,627 65</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$24,746,737	\$368,819 01	-	-
Written during the year.....	<u>37,994,832</u>	<u>582,097 09</u>	<u>\$3,294,321</u>	<u>\$33,364 36</u>
Total .....	\$62,741,569	\$950,916 10	\$3,294,321	\$33,364 36
Deduct those terminated.....	<u>26,975,175</u>	<u>348,505 66</u>	<u>3,294,321</u>	<u>33,364 36</u>
In force December 31, 1873...	\$35,766,394	\$602,410 44		
Deduct amount reinsured.....	<u>2,733,891</u>	<u>67,475 86</u>		
Net amount in force .....	<u>\$33,032,503</u>	<u>\$534,934 58</u>		

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$119,025 00
Premiums received .....	3,506 99
Losses paid on risks taken.....	100 00
Losses incurred in Maine.....	<u>100 00</u>

## AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

THOMAS R. MARIS, *President.*A. C. L. CRAWFORD, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$150,100 00
Loans on bond and mortgage, (first liens).....	454,489 50
Interest due and accrued on bond and mortgage loans.....	7,376 42
Stocks and bonds owned by the company, market value.....	141,347 50
Loans secured by collaterals.....	107,221 68
Amount of all other loans, viz : ground rents.....	41,040 83
Cash in the company's principal office and in bank.....	29,278 23
Interest due and accrued on stocks not included in "market value,".....	2,549 74
Interest due and accrued on collateral loans.....	577 29
Gross premiums in due course of collection.....	14,847 05
All other property belonging to the company, viz : rents due and accrued, \$277.11; interest on deposits, \$59.15; total.....	336 26

Aggregate of all the admitted assets of the company, at their actual value..... \$949,164 50

## UNADMITTED ASSETS.

Loans on company's own stock.....	<u>\$3,500 00</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,416 03
Losses unadjusted, including all reported and supposed losses.....	29,786 22
Net amount of unpaid losses and claims.....	\$33,202 25
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$163,537 88
Reinsurance pro rata on fire risks running more than one year.....	32,812 82
Amount required to safely reinsure all outstanding risks.....	196,350 70
Amount reclaimable on perpetual fire policies.....	265,599 56
All other demands against the company, viz : repairs to real estate, etc..	495 50
Total amount of liabilities, except capital stock and net surplus.....	<u>\$495,648 01</u>

Capital actually paid up in cash.....	\$400,000 00
Surplus beyond capital.....	53,516 49
Aggregate of all liabilities, including stock and net surplus.....	<u>\$949,164 50</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$419,364 18
Deduct reinsurance, rebate and return premiums.....	45,720 99
Net cash received for premiums, (fire).....	\$373,643 19
Received for interest on bonds and mortgages.....	29,159 44
Received for interest and dividends from all other sources.....	16,052 79
Income from all other sources, viz: rents, \$4,929.17; policies, surveys, etc., \$381 00; gain on perpetual policies cancelled, \$276.87; premiums on gold, \$1,402.62; total.....	6,989 66
Aggregate amount of income received in cash.....	<u>\$425,845 08</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$460,948 16
Cash dividends actually paid.....	862 50
Paid for commissions or brokerage.....	207 21
Salaries and other charges of officers, clerks and other employees.....	90,403 18
Paid for State, national and local taxes.....	9,726 73
All other expenditures, viz: office expenses, \$2,912.51; real estate, \$576.99; insurance on office, and box rent in Safe Deposit Company, \$400.00; other expenses, \$1,252.25; total.....	5,162 78
Aggregate amount of expenditures in cash.....	<u>\$567,310 56</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$33,573,688	\$320,222 43
Written during the year.....	40,348,794	419,364 18
Total.....	\$73,922,482	\$739,586 61
Deduct those terminated.....	40,382,895	346,183 45
In force December 31, 1873.....	\$33,539,587	\$393,403 16
Deduct amount reinsured.....	356,089	3,212 02
Net amount in force.....	<u>\$33,183,498</u>	<u>\$390,191 14</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$268,901 00
Premiums received.....	4,123 23
Losses paid on risks taken.....?	528 25
Losses incurred in Maine.....	<u>528 25</u>

## ATLANTIC INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1872.

JOHN D. COCKS, *President.*W. D. CORNELL, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$35,000 00
Interest accrued on bond and mortgage loans .....	408 33
Stocks and bonds owned by the company, market value .....	214,900 00
Loans secured by collaterals .....	62,300 00
Cash in the company's principal office and in bank.....	37,097 13
Interest due and accrued on collateral loans.....	670 52
Gross premiums in due course of collection.....	22,467 91

Aggregate of all the admitted assets of the company, at their actual value.....	\$372,843 89
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## III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$16,764 16
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$99,346 10
Reinsurance pro rata on fire risks running more than one year .....	4,043 72

Amount required to safely reinsure all outstanding risks.....	103,389 82
All other demands against the company, viz : commissions and other charges due and to become due to agents and brokers.....	2,922 49

Total amount of liabilities, except capital stock and net surplus....	\$123,076 47
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	49,767 42

Aggregate of all liabilities, including stock and net surplus .....	\$372,843 89
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$349,249 22
Deduct reinsurance, rebate and return premiums.....	38,575 45
Net cash received for premiums, (fire).....	\$310,673 77

## STOCK FIRE AND FIRE-MARINE

Received for interest on bonds and mortgages.....	\$2,406 13
Received for interest and dividends from all other sources .....	14,850 77
Aggregate amount of income received in cash.....	<u>\$327,930 67</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$170,411 77
Deduct salvage.....	<u>72 95</u>
Net amount paid for losses, (fire)...	\$170,338 82
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	32,540 27
Salaries and other charges of officers, clerks and other employees.....	14,366 46
Paid for State, national and local taxes.....	4,435 44
All other expenditures, viz : printing and supplies, \$10,188.87; postage and express, \$4,100; rent, \$6,000; total.....	<u>20,288 87</u>
Aggregate amount of expenditures in cash .....	<u>\$261,969 86</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$15,125,120	\$108,940 51
Written during the year.....	<u>30,216,039</u>	<u>360,866 64</u>
Total.....	\$45,341,159	\$169,807 35
Deduct those terminated.....	<u>25,319,452</u>	<u>264,322 77</u>
In force December, 31, 1873.....	\$20,021,707	\$205,484 48
Deduct amount reinsured.....	<u>58,615</u>	<u>732 68</u>
Net amount in force .....	<u>\$19,963,092</u>	<u>\$204,751 80</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$41,862 50
Premiums received.....	<u>935 24</u>

## ATLANTIC AND PACIFIC INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

R. J. WATERS, *Vice President.*C. D. HOOKER, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$500,000 00
Capital actually paid up in cash .....	224,500 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$5,000 00
Loans on bond and mortgage, (first liens,).....	181,100 00
Interest accrued on bond and mortgage loans .....	7,821 89
Stocks and bonds owned by the company, market value.....	33,668 67
Cash in the Company's principal office and in bank .....	47,228 77
Gross premiums in due course of collection.....	36,037 72

Aggregate of all the admitted assets of the company, at their actual value..... \$310,857 05

## UNADMITTED ASSETS.

Office furniture, collections, etc.....	\$10,281 85
Bills receivable.....	9,005 40
Total.....	<u>\$19,287 25</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,214 61
Losses unadjusted, including all reported and supposed losses.....	3,750 00
Net amount of unpaid losses and claims.....	\$7,964 61
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$88,016 65
Reinsurance pro rata on fire risks running more than one year .....	1,566 13
Amount required to safely reinsure all outstanding risks.....	89,582 78
Due and accrued for salaries, rent and other expenses.....	475 32
Total amount of liabilities, except capital stock .....	\$98,022 71
Capital actually paid up in cash.....	224,500 00
Aggregate of all liabilities, including stock .....	<u>\$322,522 71</u>



## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$222,752 41
Deduct reinsurance, rebate and return premiums.....	29,745 32
Net cash received for premiums, (fire).....	\$193,007 09
Received for interest on bonds and mortgages.....	2,682 00
Received for interest and dividends from all other sources.....	935 13
Aggregate amount of income received in cash.....	<u>\$196,574 22</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$11,848 61
Paid for commissions or brokerage.....	37,916 31
Salaries and other charges of officers, clerks and other employees....	18,559 55
Paid for State, national and local taxes.....	1,320 22
All other expenditures, viz: rent and incidental expenses, \$19,477.93; printing and stationery, \$7,022.73; postage, \$920.82; advertising, \$2,341.99; total .....	29,763 47
Aggregate amount of expenditures in cash .....	<u>\$99,408 16</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year.....	\$9,211,918	\$212,128 87
Deduct those terminated.....	1,520,209	31,017 07
In force December 31, 1873.....	\$7,691,709	\$181,111 80
Deduct amount reinsured .....	109,062	2,701 27
Net amount in force.....	<u>\$7,582,647</u>	<u>\$178,410 53</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken .....	\$106,700 00
Premiums received.....	<u>1,968 27</u>

# ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

## PROVIDENCE, R. I.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

J. S. PARISH, *President*.

T. W. HAYWARD, JR., *Secretary*.

### I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

### II. ASSETS.

Real estate owned by the company, unincumbered.....	\$145,780 26
Stocks and bonds owned by the company, market value.....	60,476 00
Loans secured by collaterals.....	9,662 00
Cash in the company's principal office and in bank.....	3,720 22
Interest due and accrued on collateral loans.....	130 08
Gross premiums in due course of collection.....	10,617 36
All other property belonging to the company, viz: rents due and accrued,	962 37
Aggregate of all the admitted assets of the company, at their actual value.....	\$231,348 29

### III. LIABILITIES.

Losses adjusted and unpaid.....	\$286 58
Losses unadjusted, including all reported and supposed losses	4,050 63
Losses resisted, including interest, cost and expenses.....	450 00
Net amount of unpaid losses and claims.....	\$4,787 21
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$24,704 73
Reinsurance pro rata on fire risks running more than one year.....	3,595 41
Gross premiums received on all unexpired marine risks....	641 53
Amount required to safely reinsure all outstanding risks.....	28,941 67
Cash dividends to stockholders remaining unpaid.....	236 00
Due and accrued for salaries, rent and other expenses.....	465 72
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	1,325 93
Total amount of liabilities, except capital stock.....	\$35,756 53
Capital actually paid up in cash.....	200,000 00
Aggregate of all liabilities, including stock.....	\$235,756 53

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$63,482 11	\$23,048 00	
Deduct reinsurance, rebate and return premiums.....	14,740 53	291 25	
Net cash received for premiums.....	<u>\$48,741 58</u>	<u>\$22,756 75</u>	\$71,498 33
Received for interest on bonds and mortgages.....			8,597 50
Income from all other sources, viz: rents.....			<u>12,631 44</u>
Aggregate amount of income received in cash.....			<u>\$92,727 27</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$164,872 90	\$34,789 65	
Deduct salvage, reinsurance.....	12 05	1,298 72	
Net amount paid for losses.....	<u>\$164,860 85</u>	<u>\$33,490 93</u>	\$198,351 78
Cash dividends actually paid.....			260 00
Paid for commissions or brokerage.....			8,971 33
Salaries and other charges of officers, clerks and other employees.....			7,640 82
Paid for State, national and local taxes.....			2,089 16
All other expenditures, viz: incidental expenses.....			<u>3,156 82</u>
Aggregate amount of expenditures in cash.....			<u>\$220,469 91</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$3,621,575	\$45,498 51	\$290,366	\$7,630 47
Written during the year.....	5,179,018	63,482 11	4,533,415	23,048 00
Total.....	<u>\$8,800,593</u>	<u>\$108,980 62</u>	<u>\$4,823,781</u>	<u>\$30,678 47</u>
Deduct those terminated.....	5,004,834	52,441 18	4,787,194	29,802 00
In force December 31, 1873...	\$3,795,759	\$56,539 44	\$36,587	\$876 47
Deduct amount reinsured.....	89,311	1,294 38	16,288	234 94
Net amount in force.....	<u>\$3,706,448</u>	<u>\$55,245 06</u>	<u>\$20,299</u>	<u>\$641 53</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$177,075 00
Premiums received.....	<u>2,016 81</u>

## ATLAS FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

J. H. SPRAGUE, *President*.E. B. HUNTINGTON, *Secretary*.

## I. CAPITAL.

Capital authorized .....	\$1,000,000 00
Capital actually paid up in cash .....	200,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$106,750 00
Interest accrued on bond and mortgage loans .....	2,955 82
Stocks and bonds owned by the company, market value .....	68,595 00
Loans secured by collaterals .....	50,233 47
Amount of all other loans, viz : city of Hartford, \$10,000, and county of Hartford, \$10,000; total .....	20,000 00
Cash in the company's principal office and in bank .....	33,496 99
Interest due and accrued on collateral loans and deposits .....	306 18
Gross premiums in due course of collection .....	32,209 66
All other property belonging to the company, viz : taxes due from non- resident stockholders .....	955 00
Aggregate of all the admitted assets of the company, at their actual value .....	\$315,502 12

## UNADMITTED ASSETS.

Office furniture .....	\$3,499 98
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## III. LIABILITIES.

Losses adjusted and unpaid .....	\$1,017 86
Losses unadjusted, including all reported and supposed losses .....	15,548 65
Net amount of unpaid losses and claims .....	\$16,566 51
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less .....	\$78,381 28
Reinsurance pro rata on fire risks running more than one year .....	3,929 41
Amount required to safely reinsure all outstanding risks .....	82,310 69
Total amount of liabilities, except capital stock, and net surplus .....	\$98,877 20

Capital actually paid up in cash.....	\$200,000 00
Surplus beyond capital.....	16,624 92
Aggregate of all liabilities, including stock and net surplus.....	<u>\$316,624 92</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$168,546 83
Deduct reinsurance, rebate and return premiums.....	3,779 74
Net cash received for premiums, (fire) .....	\$164,767 09
Received for interest on bonds and mortgages.....	3,550 55
Received for interest and dividends from all other sources .....	3,891 80
Aggregate amount of income received in cash.....	<u>\$172,209 44</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$8,534 72
Paid for commissions or brokerage.....	24,938 27
Salaries and other charges of officers, clerks and other employees.....	18,281 72
Paid for State, national and local taxes .....	3,187 18
Aggregate amount of expenditures in cash.....	<u>\$54,941 84</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year.....	\$10,763,764	\$168,546 83
Deduct those terminated.....	1,135,226	7,557 89
In force December 31, 1873 .....	\$9,628,538	\$160,988 94
Deduct amount reinsured .....	17,600	254 87
Net amount in force .....	<u>\$9,611,038</u>	<u>\$160,734 07</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$276,384 00
Premiums received .....	4,574 47
Losses incurred in Maine.....	<u>500 00</u>

**BREWERS' FIRE INSURANCE COMPANY OF AMERICA.**  
**MILWAUKEE, WIS.**

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

**JACOB OBERMANN, *President.***

**JOSEPH SCHWITZ, *Secretary.***

**I. CAPITAL.**

Capital authorized .....	\$1,000,000 00
Capital actually paid up in cash.....	200,000 00

**II. ASSETS.**

Loans on bond and mortgage, (first liens) .....	\$2,000 00
Interest accrued on bond and mortgage loans.....	100 00
Stocks and bonds owned by the company, market value.....	373,843 75
Loans secured by collaterals .....	25,000 00
Cash in the company's principal office and in bank.....	63,666 37
Interest due and accrued on stocks not included in "market value".....	450 00
Gross premiums in due course of collection .....	21,170 04
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$486,230 16</u>

**III. LIABILITIES.**

Losses adjusted and unpaid.....	\$14,600 53
Losses unadjusted including all reported and supposed losses.....	11,677 00
Net amount of unpaid losses and claims.....	<u>\$26,277 53</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$193,943 41
Reinsurance pro rata on fire risks running more than one year .....	16,193 74
Amount required to safely reinsure all outstanding risks.....	210,137 15
All other demands against the company, viz: Commissions and other charges due and to become due to agents and brokers .....	3,175 50
Total amount of liabilities, except capital stock and net surplus.....	<u>\$239,590 18</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	46,639 98
Aggregate of all liabilities, including stock and net surplus .....	<u>\$486,230 16</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$475,197 65	
Deduct reinsurance, rebate and return premiums.....	38,415 04	
Net cash received for premiums, (fire).....		\$436,782 61
Received for interest on bonds and mortgages.....		626 17
Received for interest and dividends from all other sources .....		28,676 63
Aggregate amount of income received in cash.....		<u>\$466,085 41</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$242,091 24	
Deduct salvage, reinsurance.....	1,318 75	
Net amount paid for losses, (fire).....		\$240,772 49
Paid for commissions or brokerage.....		74,979 53
Salaries and other charges of officers, clerks and other employees.....		48,212 24
Paid for State, national and local taxes .....		10,150 25
Aggregate amount of expenditures in cash.....		<u>\$374,114 51</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$14,776,787	\$288,390 63
Written during the year.....	26,082,533	460,929 64
Total.....	<u>\$40,859,320</u>	<u>\$749,320 27</u>
Deduct those terminated.....	20,020,340	336,911 91
Net amount in force.....	<u>\$20,838,980</u>	<u>\$412,408 36</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$294,450 00
Premiums received .....	4,980 79
Losses paid on risks taken .....	1,611 23
Losses incurred in Maine.....	<u>1,611 23</u>

## CITIZENS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

J. G. DARLING, *President.*A. S. SCHARFF, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$187,036 50
Interest due and accrued on bond and mortgage loans.....	4,744 57
Stocks and bonds owned by the company, market value.....	14,800 00
Loans secured by collaterals .....	32,330 00
Cash in the company's principal office and in bank.....	62,640 56
Interest due and accrued on stocks not included in "market value" .....	490 17
Interest due and accrued on collateral loans.....	662 49
Gross premiums in due course of collection.....	30,980 30
Aggregate of all the admitted assets of the company, at their actual value .....	\$332,784 59

## UNADMITTED ASSETS.

Bills receivable.....	\$670 00
Reserve fund to be applied only to losses.....	60,000 00
Total .....	\$60,670 00

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,951 42
Losses unadjusted, including all reported and supposed losses.....	12,409 00
Losses resisted, including interest, costs and expenses.....	250 00
Net amount of unpaid losses and claims.....	\$15,610 42
Reinsurance, at 50 per cent. of premiums on fire risks running one year or less.....	\$89,586 57
Reinsurance, pro rata on fire risks running more than one year.....	4,677 46
Amount required to safely reinsure all outstanding risks .....	94,264 03
Due and accrued for salaries, rent and other expenses.....	7,219 27
Total amount of liabilities, except capital stock and net surplus.....	\$117,093 72



## STOCK FIRE AND FIRE-MARINE

Capital actually paid up in cash.....	\$200,000 00
Surplus beyond capital.....	15,690 87
Aggregate of all liabilities, including stock and net surplus.....	<u>\$32,784 59</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$237,563 66
Deduct reinsurance, rebate and return premiums.....	<u>21,790 38</u>
Net cash received for premiums, (fire).....	\$215,773 28
Received for interest on bonds and mortgages.....	16,145 07
Received for interest and dividends from all other sources .....	1,043 76
Income from all other sources, viz: rents, \$333.33; commissions on re-insurance, \$618.44; total .....	<u>951 77</u>
Aggregate amount of income received in cash .....	<u>\$233,913 88</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$109,378 72
Deduct reinsurance.....	<u>6,044 75</u>
Net amount paid for losses, (fire).....	\$103,333 97
Cash dividends actually paid.....	10,000 00
Interest paid to scripholders.....	70 38
Scrip redeemed in cash.....	1,563 25
Paid for commissions or brokerage.....	<u>\$4,493 17</u>
Salaries and other charges of officers, clerks and other employees.....	8,394 56
Paid for State, national and local taxes .....	4,783 24
All other expenditures, viz: agency expenses, etc .....	<u>14,114 60</u>
Aggregate amount of expenditures in cash.....	<u>\$178,753 17</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$6,531,127	\$95,420 30
Written during the year.....	15,482,778	214,255 81
Total .....	<u>\$22,013,905</u>	<u>\$309,676 11</u>
Deduct those terminated.....	<u>8,456,116</u>	<u>115,144 60</u>
In force December 31, 1873.....	\$13,555,789	\$194,531 51
Deduct amount reinsured.....	<u>743,397</u>	<u>8,341 45</u>
Net amount in force .....	<u>\$12,812,392</u>	<u>\$186,190 86</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$43,750 00
Premiums received.....	<u>444 37</u>

## COMMERCE INSURANCE COMPANY.

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

ADAM VAN ALLEN, *President.*R. V. DeWITT, *Secretary.*

## I. CAPITAL.

Capital authorised.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$45,000 00
Stocks and bonds owned by the company, market value .....	283,450 00
Cash in the company's principal office and in bank.....	35,418 66
Interest due and accrued on stocks not included in "market value" .....	250 00
Gross premiums in due course of collection.....	5,997 31
All other property belonging to the company, viz: rents due and accrued .....	492 67
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$370,608 64</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,700 00
Losses unadjusted, including all reported and supposed losses.....	5,950 00
Losses resisted, including interest, costs and expenses .....	9,000 00
Net amount of unpaid losses and claims .....	<u>\$17,650 00</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$83,581 64
Reinsurance pro rata on fire risks running more than one year .....	20,184 91
Amount required to safely reinsure all outstanding risks.....	103,766 55
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$1,086.92; return premiums, \$870 33; total .....	1,957 25
Total amount of liabilities, except capital stock and net surplus.....	<u>\$123,373 80</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	<u>47,234 84</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$370,608 64</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$220,762 78
Deduct reinsurance, rebate and return premiums.....	25,002 38
Net cash received for premiums, (fire).....	\$195,760 40
Received for interest and dividends from all sources.....	19,075 78
Income from all other sources, viz: rents.....	2,736 70
Aggregate amount of income received in cash .....	<u>\$217,572 88</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$157,378 27
Deduct reinsurance.....	2,395 70
Net amount paid for losses, (fire) .....	\$154,982 57
Cash dividends actually paid.....	20,000 00
Paid for commissions or brokerage.....	28,772 60
Salaries and other charges of officers, clerks and other employees.....	11,733 06
Paid for State, national and local taxes .....	8,061 02
All other expenditures, viz: advertising and printing, \$3,713.22; agency, supplies, office repairs, etc., \$1,319.82; traveling and adjusting, \$2,779.70; office expenses, etc., \$1,219.86; total.....	9,032 60
Aggregate amount of expenditures in cash.....	<u>\$232,681 85</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$21,537,163	\$238,480 08
Written during the year.....	17,497,900	220,762 78
Total .....	<u>\$39,035,063</u>	<u>\$459,242 86</u>
Deduct those terminated.....	21,436,392	246,109 81
In force December 31, 1873.....	<u>\$17,598,671</u>	<u>\$213,133 05</u>
Deduct amount reinsured.....	488,696	5,974 01
* Net amount in force.....	<u>\$17,109,975</u>	<u>\$207,159 04</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$325,400 00
Premiums received.....	3,877 45
Losses paid on risks taken.....	4,821 88
Losses incurred in Maine .....	<u>4,821 88</u>

## CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

M. BENNETT, JR., *President*.O. R. BURT, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Stocks and bonds owned by the company, market value .....	\$634,734 00
Cash in the company's principal office and in bank.....	84,100 00
Gross premiums in due course of collection .....	46,400 00
Aggregate of all the admitted assets of the company, at their actual value.....	\$765,234 00

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,595 00
Losses unadjusted, including all reported and supposed losses.....	12,420 00
Losses resisted, including interest, costs and expenses .....	5,485 00
Net amount of unpaid losses and claims.....	\$22,500 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$144,994 73
Reinsurance pro rata on fire risks running more than one year .....	10,756 82
Amount required to safely reinsure all outstanding risks.....	155,751 55
Total amount of liabilities, except capital stock and net surplus....	\$178,251 55
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital .....	86,982 45
Aggregate of all liabilities, including stock and net surplus.....	\$765,234 00

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$368,351 58
Deduct reinsurance, rebate and return premiums .....	46,823 64
Net cash received for premiums, (fire) .....	\$321,527 94
Received for interest and dividends from all sources.....	43,007 41
Aggregate amount of income received in cash.....	\$364,535 35

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$183,661 70
Deduct salvage, reinsurance.....	1,047 66
Net amount paid for losses, (fire).....	\$182,614 04
Paid for commissions or brokerage.....	50,664 24
Salaries and other charges of officers, clerks and other employees.....	13,225 00
Paid for State, national and local taxes.....	6,624 60
All other expenditures, viz: rent, printing, traveling, and miscellaneous expenses.....	16,980 51
Aggregate amount of expenditures in cash ..	\$270,108 39

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$32,499,900	\$258,018 42
Written during the year.....	27,875,500	368,351 58
Total.....	\$50,375,400	\$626,370 00
Deduct those terminated.....	26,730,600	313,926 28
In force December 31, 1873.....	\$23,644,800	\$312,443 72
Deduct amount reinsured.....	464,300	6,112 50
Net amount in force .....	\$23,180,500	\$306,331 22

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$401,400 00
Premiums received .....	4,395 00
Losses paid on risks taken.....	4,684 32
Losses incurred in Maine.....	6,301 00

## CONTINENTAL INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

GEORGE T. MOPE, *President.*CYRUS PECK, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$650,000 00
Loans on bond and mortgage, (first liens).....	469,000 00
Interest due and accrued on bond and mortgage loans.....	12,059 43
Stocks and bonds owned by the company, market value.....	622,375 00
Loans secured by collaterals.....	222,078 00
Cash in the company's principal office and in bank.....	143,269 39
Interest due and accrued on collateral loans.....	3,927 95
Gross premiums in due course of collection.....	127,727 31
All other property belonging to the company, viz: rents due and accrued,	5,500 00
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$2,255,937 08</u>

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$112,370 79
Losses resisted, including interest, cost and expenses.....	14,000 00
Net amount of unpaid losses and claims.....	<u>\$126,370 79</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$554,974 46
Reinsurance pro rata on fire risks running more than one year.....	366,952 30
Amount required to safely reinsure all outstanding risks.....	931,926 76
Principal unpaid on scrip ordered to be redeemed.....	29,464 00
Interest due, remaining unpaid.....	13,522 66
Cash dividends to stockholders remaining unpaid.....	1,133 50
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	25,545 46
Total amount of liabilities, except capital stock and net surplus.....	<u>\$1,117,963 17</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	137,973 91
Aggregate of all liabilities, including stock and net surplus.....	<u>\$2,255,937 08</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,833,900 58
Deduct reinsurance, rebate and return premiums.....	199,996 23
Net cash received for premiums, (fire).....	<u>\$1,633,904 35</u>
Received for interest on bonds and mortgages.....	31,727 23
Received for interest and dividends from all other sources.....	42,025 43
Income from all other sources, viz: rents, \$30,524.40; premium on gold, \$2,093.56; total.....	<u>32,617 95</u>
Aggregate amount of income received in cash.....	<u>\$1,740,274 96</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,024,956 65
Deduct salvage, reinsurance.....	47,116 04
Net amount paid for losses, (fire).....	\$977,840 61
Cash dividends actually paid.....	85,591 00
Interest paid to scripholders.....	1,047 36
Scrip redeemed in cash.....	4,032 00
Paid for commissions or brokerage.....	236,954 48
Salaries and other charges of officers, clerks and other employees .....	184,660 63
Paid for State, national and local taxes.....	31,454 80
All other expenditures, viz: printing, postage, stationery, rent, etc.....	129,733 71
Aggregate amount of expenditures in cash.....	<u>\$1,651,304 59</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$192,439,698	\$1,543,676 64
Written during the year.....	220,195,289	1,637,542 39
Total.....	<u>\$412,634,987</u>	<u>\$3,181,219 03</u>
Deduct those terminated.....	217,082,409	1,578,433 25
In force December 31, 1873.....	\$195,552,578	\$1,602,785 78
Deduct amount reinsured.....	2,258,959	20,062 47
Net amount in force.....	<u>\$193,293,619</u>	<u>\$1,582,723 31</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$622,618 00
Premiums received .....	7,576 81
Losses paid on risks taken.....	23,513 63
Losses incurred in Maine.....	<u>14,598 90</u>

## DWELLING HOUSE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

ARTHUR W. HOBART, *President.*HENRY F. PERKINS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	800,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$123,000 00
Interest accrued on bond and mortgage loans.....	1,897 57
Stocks and bonds owned by the company, market value .....	25,000 00
Loans secured by collaterals .....	115,000 00
Amount of all other loans, viz: city and town notes, notes of Boston and Lowell Railroad Company, Continental Mills, et al.....	82,000 00
Cash in the company's principal office and in bank.....	5,432 84
Interest due and accrued on stocks not included in "market value".....	1,626 07
Interest due and accrued on collateral loans.....	1,258 35
Gross premiums in due course of collection.....	2,409 51
Aggregate of all the admitted assets of the company, at their actual value.....	\$357,624 34

## UNADMITTED ASSETS.

Loan on personal security.....	\$5,000 00
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## III. LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,149 64
Reinsurance pro rata on fire risks running more than one year .....	49,968 06
Amount required to safely reinsure all outstanding risks.....	\$51,117 70
Total amount of liabilities, except capital stock and net surplus.....	\$51,117 70
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	6,506 64
Aggregate of all liabilities, including stock and net surplus .....	\$357,624 34



## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$60,714 00	
Deduct reinsurance, rebate and return premiums.....	1,303 10	
		<hr/>
Net cash received for premiums, (fire).....		\$59,410 90
Received for interest on bonds and mortgages.....		4,639 21
Received for interest and dividends from all other sources.....		11,816 10
Income from all other sources, viz: rents, \$180.55; commissions on reinsurance, \$1,645.59; total.....		1,826 14
		<hr/>
Aggregate amount of income received in cash.....		<u>\$77,692 35</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire)...	\$50 86
Paid for commissions or brokerage.....	2,506 44
Salaries and other charges of officers, clerks and other employees.....	8,250 00
Paid for State, national and local taxes.....	4,886 03
All other expenditures.....	6,408 43
	<hr/>
Aggregate amount of expenditures in cash.....	<u>\$22,101 76</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year.....	\$5,699,564	\$63,123 51
Deduct those terminated.....	132,750	1,268 50
	<hr/>	<hr/>
In force December, 31, 1873.....	\$5,566,814	\$61,855 01
Deduct amount reinsured..	56,750	630 29
	<hr/>	<hr/>
Net amount in force.....	<u>\$5,510,064</u>	<u>\$61,224 72</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$24,850 00
Premiums received.....	213 00
	<hr/>

## EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

THOMAS G. TURNER, *President.*FRED W. ARNOLD, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered .....	\$70,000 00
Stocks and bonds owned by the company, market value.....	204,300 00
Cash in the company's principal office and in bank.....	5,325 18
Gross premiums in due course of collection.....	13,983 75
All other property belonging to the company, viz: rents due and accrued, .....	316 00
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$293,924 93</u>

## III. LIABILITIES.

Losses adjusted and unpaid .....	\$2,926 00
Losses unadjusted, including all reported and supposed losses.....	8,400 00
Losses resisted, including interest, costs and expenses.. ...	<u>1,025 00</u>
Net amount of unpaid losses and claims.....	\$12,351 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$48,019 18
Reinsurance pro rata on fire risks running more than one year.....	13,658 82
Reinsurance at 50 per cent. of premiums on inland risks...	60 00
Gross premiums received on all unexpired marine risks....	<u>1,910 84</u>
Amount required to safely reinsure all outstanding risks.....	63,648 84
Cash dividends to stockholders remaining unpaid.....	183 50
Due and accrued for salaries, rent and other expenses.....	1,500 00
All other demands against the company, viz: taxes and assessments, \$500; commissions and other charges due and to become due to agents and brokers, \$2,000; total.....	<u>2,500 00</u>
Total amount of liabilities, except capital stock and net surplus....	\$80,183 34
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	<u>13,741 59</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$293,924 93</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$123,730 44	\$9,123 29	
Deduct reinsurance, rebate and return premiums.....	17,706 43	1,125 44	
Net cash received for premiums.....	<u>\$106,024 01</u>	<u>\$7,997 85</u>	\$114,021 86
Received for interest and dividends from all sources .....			15,103 85
Income from all other sources, viz : rents.....			3,961 71
Received for calls on capital.....		\$140,000 00	
Aggregate amount of income received in cash.....			<u>\$133,087 42</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$351,912 10	\$19,978 63	
Deduct salvage, reinsurance .....	718 88	2,201 06	
Net amount paid for losses.....	<u>\$351,193 22</u>	<u>\$17,777 57</u>	\$368,970 79
Cash dividends actually paid.....			9,906 50
Paid for commissions or brokerage.....			15,236 77
Salaries and other charges of officers, clerks and other employees, rent, advertising, office and agency expenses.....			21,294 11
Paid for State, national and local taxes .....			4,526 45
Aggregate amount of expenditures in cash .....			<u>\$419,934 62</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$8,367,394	\$106,434 01	\$319,889	\$8,375 24
Written during the year.....	8,668,851	123,730 44	1,174,139	9,445 35
Total .....	<u>\$17,036,245</u>	<u>\$230,164 45</u>	<u>\$1,494,028</u>	<u>\$17,820 59</u>
Deduct those terminated .....	8,826,828	101,644 45	1,387,432	15,745 00
In force December 31, 1873,	\$8,209,417	\$128,520 00	\$106,596	\$2,075 59
Deduct amount reinsured ....	82,358	723 95	2,075	44 75
Net amount in force.....	<u>\$8,127,059</u>	<u>\$127,796 05</u>	<u>\$104,521</u>	<u>\$2,030 84</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$102,100 00
Premiums received .....	940 38
Losses paid on risks taken.....	200 00
Losses incurred in Maine.....	<u>200 00</u>

## FAME INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1856. COMMENCED BUSINESS IN 1856.

CHARLES RICHARDSON, *President*.W. I. BLANCHARD, *Secretary*.

## I. CAPITAL.

Capital authorized .....	\$200,000 00
Capital actually paid up in cash .....	<u>200,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$3,500 00
Loans on bond and mortgage, (first liens,).....	89,000 00
Interest due and accrued on bond and mortgage loans.....	2,893 33
Stocks and bonds owned by the company, market value.....	81,600 00
Loans secured by collaterals.....	18,900 00
Cash in the Company's principal office and in bank .....	14,896 43
Interest due and accrued on stocks not included in "market value,".....	2,822 00
Interest due and accrued on collateral loans.....	733 37
Gross premiums in due course of collection.....	25,336 56
All other property belonging to the company, viz: rents due and accrued.	37 50
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$239,723 19</u>

## UNADMITTED ASSETS.

Loan on company's own stock.....	\$3,886 25
Bills receivable.....	3,700 00
Office furniture.....	3,750 00
Total.....	<u>\$11,336 25</u>

## III. LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$40,826 56
Amount required to safely reinsure all outstanding risks.....	\$40,826 56
Amount reclaimable on perpetual fire policies.....	22,368 07
Total amount of liabilities, except capital stock.....	\$63,194 63
Capital actually paid up in cash.....	200,000 00
Aggregate of all liabilities, including stock.....	<u>\$263,194 63</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$117,516 19
Deduct reinsurance, rebate and return premiums.....	10,968 14
Net cash received for premiums, (fire).....	\$106,548 05
Received for interest and dividends from all sources.....	12,355 30
Income from all other sources, viz: rents,.....	450 00
Aggregate amount of income received in cash.....	<u>\$119,353 35</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$57,698 12
Paid for commissions or brokerage.....	18,734 17
Salaries and other charges of officers, clerks and other employees.....	4,600 00
Paid for State, national and local taxes.....	5,614 44
All other expenditures, viz: printing postage and express, rent, etc.....	7,862 20
Aggregate amount of expenditures in cash.....	<u>\$94,508 93</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$5,629,865	\$63,714 50
Written during the year.....	6,705,751	117,516 19
Total.....	\$12,335,616	\$181,230 69
Deduct those terminated.....	5,677,313	79,037 32
In force December 31, 1873.....	\$6,658,303	\$102,193 37
Deduct amount reinsured.....	155,550	10,968 14
Net amount in force.....	<u>\$6,502,753</u>	<u>\$91,225 23</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$337,933 00
Premiums received.....	7,332 42
Losses paid on risks taken.....	3,197 47
Losses incurred in Maine.....	<u>5,339 15</u>

## FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1830.

WILLIAM T. BUTLER, *President.*JACOB H. LEX, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$55,920 70
Loans on bond and mortgage, (first liens) .....	1,615,926 35
Interest due and accrued on bond and mortgage loans .....	2,192 05
Stocks and bonds owned by the company, market value.....	674,119 27
Cash in the company's principal office and in bank.....	116,745 74
Gross premiums in due course of collection.....	120,035 64

Aggregate of all the admitted assets of the company, at their actual value..... \$2,584,939 76

## UNADMITTED ASSETS.

Company's own stock.....	<u>\$55,245 00</u>
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## III. LIABILITIES.

Losses adjusted and unpaid .....	\$3,553 10
Losses unadjusted, including all reported and supposed losses.....	27,127 88
Losses resisted, including interest, costs and expenses.....	<u>1,350 00</u>
Net amount of unpaid losses and claims.....	\$32,030 98
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$381,994 38
Reinsurance pro rata on fire risks running more than one year .....	<u>37,900 33</u>
Amount required to safely reinsure all outstanding risks .....	419,894 71
Amount reclaimable on perpetual fire policies.....	1,437,585 41
Cash dividends to stockholders remaining unpaid.....	1,741 14
Due and accrued for salaries, rent and other expenses.....	429 24
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$29,335.53; taxes, \$1,155.60; return premiums, \$7,147.50; reinsurance premiums, \$399.60; total.....	<u>38,038 23</u>

Total amount of liabilities, except capital stock and net surplus..... \$1,929,719 71

## STOCK FIRE AND FIRE-MARINE

Capital actually paid up in cash.....	\$500,000 00
Surplus beyond capital.....	165,220 04
Aggregate of all liabilities, including stock and net surplus.....	<u>\$2,584,939 75</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$880,177 12
Deduct reinsurance, rebate and return premiums.....	71,811 36
Net cash received for premiums, (fire).....	\$808,365 77
Received for interest on bonds and mortgages.....	112,838 83
Received for interest and dividends from all other sources.....	114,888 16
Income from all other sources, viz : rents, \$52; State tax on mortgages, \$4,533.24; surveys and policy fees, \$4,217.24; transfers, \$2,905.50; total.....	11,707 98
Deposit premiums received for perpetual fire risks.....	<u>\$96,927 71</u>
Aggregate amount of income received in cash.....	<u>\$1,047,890 74</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$185,840 61
Cash dividends actually paid.....	100,000 00
Paid for commissions or brokerage.....	156,283 12
Salaries and other charges of officers, clerks and other employees.....	31,143 31
Paid for State, national and local taxes.....	20,460 82
All other expenditures, viz : printing, supplies, etc., \$14,454.36; repairs, \$957.09; total.....	16,411 45
Deposit premiums returned on perpetual risks.....	<u>\$90,189 02</u>
Aggregate amount of expenditures in cash.....	<u>\$459,139 31</u>

## \* VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.	
	Fire risks.	Premiums.
In force December 31, 1872.....	\$71,370,698	\$1,569,724 55
Written during the year.....	60,398,281	880,177 12
Total.....	<u>\$131,768,979</u>	<u>\$2,449,901 67</u>
Deduct those terminated.....	11,279,826	109,497 90
In force December 31, 1873.....	\$120,489,153	\$2,340,403 77
Deduct amount reinsured.....	796,465	18,345 70
Net amount in force.....	<u>\$119,692,688</u>	<u>\$2,322,058 07</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$448,625 00
Premiums received .....	7,696 00
Losses paid on risks taken.....	494 64

## FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

DAVID J. STAPLES, *President*.GEORGE D. DORNIN, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$165,000 00
Loans on bond and mortgage, (first liens,).....	136,961 10
Interest due and accrued on bond and mortgage loans.....	2,608 91
Stocks and bonds owned by the company, market value.....	113,304 03
Loans secured by collaterals.....	14,000 00
Amount of all other loans, viz: on certificates of State of Virginia.....	239 40
Cash in the company's principal office and in bank.....	48,527 26
Interest due and accrued on collateral loans.....	40 00
Gross premiums in due course of collection.....	49,412 17
Bills receivable, not matured, taken for fire marine and inland risks.....	16,355 31
All other property belonging to the company, viz: salvages, \$12,355.31; California Insurance Union, \$12,000 99; due for taxes paid on property mortgaged, \$1,804.31; total.....	26,160 61
Aggregate of all the admitted assets of the company, at their actual value.....	\$572,499 06

## UNADMITTED ASSETS.

Office furniture.....	\$4,393 11
Bills receivable.....	6,139 85
Suspense account.....	600 00
Total.....	\$11,132 96



## III. LIABILITIES.

Losses adjusted and unpaid.....	\$12,254 53	
Losses unadjusted, including all reported and supposed losses.....	7,983 00	
Losses resisted, including interest, cost and expenses.....	3,597 96	
Total gross amount of claims for losses .....	\$23,835 49	
Deduct reinsurance and salvage claims thereon.....	1,237 49	
Net amount of unpaid losses and claims.....		\$22,598 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$181,772 10	
Reinsurance pro rata on fire risks running more than one year.....	6,452 33	
Reinsurance at 50 per cent. of premiums on inland risks...	16,690 75	
Gross premiums received on all unexpired marine risks....	12,369 94	
Amount required to safely reinsure all outstanding risks .....		217,285 12
Cash dividends to stockholders remaining unpaid.....		771 92
All other demands against the company, viz: individual accounts .....		843 60
Total amount of liabilities, except capital stock and net surplus.....		\$241,498 64
Capital actually paid up in cash.....		300,000 00
Surplus beyond capital. ....		31,000 42
Aggregate of all liabilities, including stock and net surplus .....		\$572,499 06

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$522,531 06	\$111,528 72	
Deduct reinsurance, rebate and return premiums.....	54,068 56	21,675 83	
Net cash received for premiums.....	\$468,462 50	\$89,852 89	\$558,315 39
Bills and notes received for premiums remaining unpaid...		\$16,245 58	
Received for interest on bonds and mortgages and bills receivable.....			19,317 00
Received for interest and dividends from all other sources .....			9,900 00
Income from all other sources, viz: rent, \$15,258.50; tax on policies, \$851.26; total .....			16,109 76
Aggregate amount of income received in cash.....			\$603,642 15

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$366,452 81	\$24,932 58	
Deduct salvage, reinsurance.....	49,043 26	1,093 76	
Net amount paid for losses.....	\$317,409 55	\$23,838 82	\$341,248 37

# INSURANCE COMPANIES OF OTHER STATES.

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Cash dividends actually paid.....	\$17,483 58
Paid for commissions or brokerage.....	77,673 40
Salaries and other charges of officers, clerks and other employees.....	35,964 60
Paid for State, national and local taxes.....	9,925 75
All other expenditures, viz: interest on borrowed money, \$3,619.43; agency expenses, \$68,965.13; total.....	72,584 56
Aggregate amount of expenditures in cash.....	<u>\$554,880 26</u>

## VI. MISCELLANEOUS.

### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$25,141,894	\$336,570 43	\$731,042	\$35,918 30
Written during the year.....	33,047,984	518,997 15	4,487,840	115,382 94
Total.....	\$58,189,878	\$855,567 58	\$5,218,882	\$151,301 24
Deduct those terminated .....	33,935,997	441,456 09	4,258,322	102,624 05
In force December 31, 1873...	\$24,253,881	\$414,111 49	\$960,560	\$48,677 19
Deduct amount reinsured .....	2,479,304	41,244 92	54,950	2,924 85
Net amount in force .....	<u>\$21,774,577</u>	<u>\$372,866 57</u>	<u>\$905,610</u>	<u>\$45,752 34</u>

### BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$246,050 00
Premiums received .....	3,398 38
Losses paid on risks taken .....	7,811 48
Losses incurred in Maine.....	<u>8,647 78</u>

## FIRST NATIONAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1869.

E. A. GOODNOW, *President.*

GEORGE P. FIELD, *Secretary.*

### I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>100,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$74,575 00
Interest due and accrued on bond and mortgage loans.....	1,633 84
Stocks and bonds owned by the company, market value.....	6,120 00
Loans secured by collaterals.....	78,500 00
Cash in the company's principal office and in bank.....	21,047 43
Interest due and accrued on stocks not included in "market value,".....	105 00
Interest due and accrued on collateral loans.....	133 49
Gross premiums in due course of collection.....	13,684 61

Aggregate of all the admitted assets of the company at their actual value..... \$195,949 37

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,300 00
Losses unadjusted, including all reported and supposed losses.....	3,407 50
Net amount of unpaid losses and claims.....	\$8,707 50
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$57,321 01
Reinsurance pro rata on fire risks running more than one year.....	12,944 39
Amount required to safely reinsure all outstanding risks.....	70,265 40
Cash dividends to stockholders remaining unpaid.....	160 00
All other demands against the company, viz: commissions and other charges, due and to become due to agents and brokers.....	2,662 69
Total amount of liabilities, except capital stock and net surplus....	\$81,175 59
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	14,773 78
Aggregate of all liabilities, including stock and net surplus.....	<u>\$195,949 37</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$135,561 97
Deduct reinsurance, rebate and return premiums.....	13,830 01
Net cash received for premiums, (fire).....	\$121,721 96
Received for interest on bonds and mortgages.....	6,581 25
Received for interest and dividends from all other sources.....	4,262 08
Aggregate amount of income received in cash.....	<u>\$132,565 29</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$86,880 63
Deduct reinsurance.....	938 62
Net amount paid for losses, (fire).....	<u>\$85,942 01</u>

# INSURANCE COMPANIES OF OTHER STATES.

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Cash dividends actually paid.....	\$5,850 00
Paid for commissions or brokerage.....	18,111 63
Salaries and other charges of officers, clerks and other employees.....	5,279 18
Paid for State, national and local taxes.....	1,767 96
All other expenditures, viz : printing, supplies, rent, &c.....	6,669 85
Aggregate amount of expenditures in cash.....	<u>\$133,510 48</u>

## VI. MISCELLANEOUS.

### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$3,068,778	\$133,709 50
Written during the year.....	8,055,474	135,551 97
Total.....	<u>\$16,124,252</u>	<u>\$269,261 47</u>
Deduct those terminated.....	8,365,773	127,912 93
In force December 31, 1873.....	\$7,758,479	\$141,348 54
Deduct amount reinsured.....	51,637	817 76
Net amount in force.....	<u>\$7,706,842</u>	<u>\$140,530 80</u>

### BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$416,363 00
Premiums received.....	7,996 25
Losses paid on risks taken.....	9,969 14
Losses incurred in Maine.....	<u>9,934 14</u>

## FRANKLIN INSURANCE COMPANY OF BOSTON.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

WILLIAM M. BYRNES, *President.*

EDMUND B. WHITNEY, *Secretary.*

### I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$82,000 00
Interest due and accrued on bond and mortgage loans.....	4,410 95
Stocks and bonds owned by the company, market value .....	54,900 00
Loans secured by collaterals .....	82,800 00
Cash in the company's principal office and in bank.....	28,299 52
Interest due and accrued on stocks not included in "market value,".....	733 33
Interest due and accrued on collateral loans .....	1,518 81
Gross premiums in due course of collection.....	18,733 24
All other property belonging to the company, viz: rents due and accrued.	2,541 30
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$275,937 15</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,030 00
Losses unadjusted, including all reported and supposed losses.....	<u>1,925 00</u>
Net amount of unpaid losses and claims.....	\$2,955 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$42,674 65
Reinsurance pro rata on fire risks running more than one year .....	<u>19,407 00</u>
Amount required to safely reinsure all outstanding risks.....	62,081 65
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers .....	<u>1,381 53</u>
Total amount of liabilities, except capital stock, and net surplus....	\$66,418 18
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	<u>9,518 97</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$275,937 15</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$106,953 37
Deduct reinsurance, rebate and return premiums .....	<u>4,877 21</u>
Net cash received for premiums, (fire) .....	\$102,076 16
Received for interest on bonds and mortgages.....	1,120 00
Received for interest and dividends from all other sources .....	<u>6,698 82</u>
Aggregate amount of income received in cash.....	<u>\$109,894 98</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$29,326 61
Paid for commissions or brokerage.....	10,106 51
Salaries and other charges of officers, clerks and other employees.....	<u>10,702 50</u>

## INSURANCE COMPANIES OF OTHER STATES.

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Paid for State, national and local taxes .....	\$2,898 00
All other expenditures, viz: printing, supplies, rent, etc.....	10,445 74
Aggregate amount of expenditures in cash.....	<u>\$63,479 36</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year.....	\$10,141,436	\$125,686 61
Deduct those terminated.....	2,826,418	16,192 30
In force December 31, 1873 .....	<u>\$7,315,018</u>	<u>\$109,494 31</u>
Deduct amount reinsured .....	5,000	12 00
Net amount in force .....	<u>\$7,310,018</u>	<u>\$109,482 31</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$128,300 00
Premiums received .....	1,416 77
Losses paid on risks taken .....	<u>120 00</u>

## FRANKLIN INSURANCE COMPANY.

## INDIANAPOLIS, IND.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1871.

J. C. SHOEMAKER, *President.*JOHN A. CHILD, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	<u>234,400 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered .....	\$51,041 95
Loans on bond and mortgage, (first liens) .....	82,411 71
Interest accrued on bond and mortgage loans.....	993 26
Stocks and bonds owned by the company, market value.....	70,500 00
Loans secured by collaterals .....	46,069 03
Cash in the company's principal office and in bank.....	34,996 94
Interest due and accrued on stocks not included in "market value,".....	<u>2,039 44</u>

STOCK FIRE AND FIRE-MARINE

Interest due and accrued on collateral loans .....	\$389 98
Gross premiums in due course of collection .....	37,918 16
Bills receivable, not matured, taken for fire, marine and inland risks ....	1,253 50
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$327,613 95</u>

III. LIABILITIES.

Losses adjusted and unpaid .....	\$2,900 00
Deduct reinsurance and salvage claims thereon .....	200 00
Net amount of unpaid losses and claims .....	<u>\$2,700 00</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less .....	\$49,506 62
Reinsurance pro rata on fire risks running more than one year .....	6,804 54
Reinsurance at 50 per cent. of premiums on inland risks .....	245 00
Amount required to safely reinsure all outstanding risks .....	56,556 16
All other demands against the company, viz: commissions and other charges, due and to become due to agents and brokers .....	6,528 10
Total amount of liabilities, except capital stock and net surplus .....	<u>\$65,784 26</u>
Capital actually paid up in cash .....	234,400 00
Surplus beyond capital .....	27,429 69
Aggregate of all liabilities, including stock and net surplus .....	<u>\$327,613 95</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross premiums received in cash .....	\$117,479 16	\$677 66	
Deduct reinsurance, rebate and return premiums .....	10,448 44	-	
Net cash received for premiums .....	<u>\$107,030 72</u>	<u>\$677 66</u>	\$107,708 38
Received for interest on bonds and mortgages .....			4,273 60
Received for interest and dividends from all other sources .....			5,706 09
Aggregate amount of income received in cash .....			<u>\$117,688 07</u>

V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$18,122 31
Deduct salvage, reinsurance .....	252 99
Net amount paid for losses, (fire) .....	<u>\$17,869 32</u>
Paid for commissions or brokerage .....	19,694 68
Salaries and other charges of officers, clerks and other employees .....	7,363 24

# INSURANCE COMPANIES OF OTHER STATES.

Q3

Paid for State, national and local taxes .....	\$1,492 97
All other expenditures, viz: rent, \$522; agency and traveling expenses, \$3,253. 56; office expenses, etc., \$1,661.45; total.....	5,427 01
Aggregate amount of expenditures in cash.....	<u>\$51,764 20</u>

## VI. MISCELLANEOUS.

### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872....	\$1,609,772	\$21,384 33	-	-
Written during the year.....	7,167,648	118,732 66	\$40,900	\$677 66
Total .....	<u>\$8,777,420</u>	<u>\$140,116 99</u>	<u>\$40,900</u>	<u>\$677 66</u>
Deduct those terminated.....	2,676,413	30,942 36	35,990	187 66
In force December 31, 1873,	\$6,101,007	\$109,174 63	\$5,000	\$490 00
Deduct amount reinsured.....	44,902	558 05	-	-
Net amount in force.....	<u>\$6,056,105</u>	<u>\$108,616 58</u>	<u>\$5,000</u>	<u>\$490 00</u>

### BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire,) .....	\$111,325 00
Premiums received .....	<u>2,111 16</u>

## FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

ALFRED G. BAKER, *President.*

T. M. REGER, *Secretary.*

### I. CAPITAL.

Capital authorized .....	\$400,000 00
Capital actually paid up in cash.....	<u>400,000 00</u>

### II. ASSETS.

Real estate owned by the company, unincumbered.....	\$105,000 00
Loans on bond and mortgage, (first liens) .....	2,529,813 45
Interest due and accrued on bond and mortgage loans.....	89,631 22



Stocks and bonds owned by the company, market value.....	\$196,690 00
Loans secured by collaterals .....	33,650 00
Cash in the company's principal office and in bank.....	219,377 21
Interest due and accrued on stocks not included in "market value".....	600 00
Interest due and accrued on collateral loans.....	444 33
Gross premiums in due course of collection .....	73,731 15
All other property belonging to the company.....	1,781 25
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$3,200,718 61</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$34,738 76
Losses unadjusted including all reported and supposed losses.....	29,037 00
Losses resisted, including interest, costs and expenses.....	8,500 00
Net amount of unpaid losses and claims.....	<u>\$72,275 76</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$641,224 37
Reinsurance pro rata on fire risks running more than one year .....	339,423 95
Amount required to safely reinsure all outstanding risks.....	980,648 32
Amount reclaimable on perpetual fire policies.....	1,323,742 21
Cash dividends to stockholders remaining unpaid.....	384 00
On deposit by directors.....	200,000 00
All other demands against the company.....	12,081 75
Total amount of liabilities, except capital stock and net surplus....	<u>\$2,589,132 04</u>
Capital actually paid up in cash.....	400,000 00
Surplus beyond capital.....	211,586 57
Aggregate of all liabilities, including stock and net surplus .....	<u>\$3,200,718 61</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash .....	\$1,536,649 94
Deduct reinsurance, rebate and return premiums.....	189,161 35
Net cash received for premiums, (fire).....	<u>\$1,347,488 59</u>
Received for interest on bonds and mortgages.....	164,189 50
Received for interest and dividends from all other sources .....	19,911 84
Income from all other sources, viz : rents, \$40; surveys, \$1,608; total..	1,648 00
Deposit premiums received for perpetual fire risks .....	<u>\$112,020 86</u>
Aggregate amount of income received in cash.....	<u>\$1,533,237 93</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,187,679 32	
Deduct salvage, reinsurance.....	<u>23,145 78</u>	
Net amount paid for losses, (fire).....		\$1,165,533 54
Cash dividends actually paid.....		127,736 00
Paid for commissions or brokerage.....		244,951 04
Salaries and other charges of officers, clerks and other employees.....		115,040 04
Paid for State, national and local taxes .....		51,393 14
All other expenditures, viz: miscellaneous, \$17,011.17; stamps, \$114.71; loss expenses, \$10,658.87; surveyors, \$2,466; premium on gold divi- dend, \$18,058.16; agency expenses, \$92,015.53; total.....		140,324 44
Deposit premium returned on perpetual fire risks.....	<u>\$80,411 62</u>	
Aggregate amount of expenditures in cash.....		<u><u>\$1,844,978 20</u></u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$143,331,894	\$2,906,689 85
Written during the year.....	<u>105,273,009</u>	<u>1,661,107 83</u>
Total .....	\$248,604,903	\$4,567,797 68
Deduct those terminated .....	<u>56,713,069</u>	<u>1,406,042 94</u>
Net amount in force .....	<u><u>\$191,891,834</u></u>	<u><u>\$3,161,754 74</u></u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$2,101,932 17
Premiums received .....	33,273 33
Losses paid on risks taken .....	19,038 66
Losses incurred in Maine.....	<u><u>9,214 72</u></u>

## GERMAN INSURANCE COMPANY.

ERIE, PENN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1868.

M. SCHLAUDECKER, *President.*J. EICHENLAUB, JR., *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$128,222 17
Interest due and accrued on bond and mortgage loans.....	8,060 50
Stocks and bonds owned by the company, market value.....	28,800 00
Loans secured by collaterals .....	11,334 00
Cash in the company's principal office and in bank.....	100,202 71
Interest due and accrued on stocks not included in "market value" .....	504 00
Interest due and accrued on collateral loans.....	731 52
Gross premiums in due course of collection.....	78,546 59
Bills receivable, taken for fire, marine and inland risks.....	421 57
All other property belonging to the company, viz: rents due and accrued, \$112.50; due for reinsurance, \$952.31; total.....	1,064 81
Aggregate of all the admitted assets of the company, at their actual value.....	\$357,887 87

## UNADMITTED ASSETS.

Loans on judgments.....	\$2,400 00.
Bills receivable.....	1,663 78
Total .....	\$4,063 78

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$40,934 39
Losses unadjusted, including all reported and supposed losses.....	28,134 37
Losses resisted, including interest, costs and expenses.....	3,000 00
Total gross amount of claims for losses.....	\$72,068 76
Deduct reinsurance and salvage claims thereon.....	5,460 00
Net amount of unpaid losses and claims.....	\$66,618 76

# INSURANCE COMPANIES OF OTHER STATES.

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Reinsurance, at 50 per cent. of premiums on fire risks running one year or less.....	\$150,358 09
Reinsurance, pro rata on fire risks running more than one year.....	12,176 20
Amount required to safely reinsure all outstanding risks.....	\$162,534 29
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	6,486 02
Total amount of liabilities, except capital stock.....	\$235,639 07
Capital actually paid up in cash.....	200,000 00
Aggregate of all liabilities, including stock .....	* \$435,639 07

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$560,786 10
Deduct reinsurance, rebate and return premiums.....	172,422 90
Net cash received for premiums, (fire).....	\$388,363 20
Bills and notes received for premiums remaining unpaid...	\$421 57
Received for interest on bonds and mortgages.....	9,216 22
Received for interest and dividends from all other sources .....	3,628 00
Aggregate amount of income received in cash .....	\$401,207 42

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$287,213 25
Deduct salvage, reinsurance.....	37,267 43
Net amount paid for losses, (fire).....	\$249,945 82
Cash dividends actually paid.....	40,000 00
Paid for commissions or brokerage.....	80,428 60
Salaries and other charges of officers, clerks and other employees.....	6,111 02
Paid for State, national and local taxes .....	10,102 18
All other expenditures, viz: printing, postage, rent, etc.....	6,564 32
Aggregate amount of expenditures in cash.....	\$393,151 94

\* A supplementary statement of the condition of the German Insurance Company, February 20th, 1874, with certificate of Pennsylvania Commissioner, shows a surplus beyond capital of \$7,266.81.

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$11,634,502	\$200,344 40
Written during the year.....	28,711,320	540,786 10
Total .....	<u>\$40,395,822</u>	<u>\$741,130 50</u>
Deduct those terminated.....	18,205,350	317,767 30
In force December 31, 1873.....	<u>\$22,190,472</u>	<u>\$423,363 20</u>
Deduct amount reinsured.....	5,600,614	98,887 02
Net amount in force .....	<u><u>\$16,589,858</u></u>	<u><u>\$324,476 18</u></u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$816,620 00
Premiums received.....	16,596 80
Losses paid on risks taken.....	7,132 83
Losses incurred in Maine.....	<u>8,629 64</u>

## GERMAN AMERICAN INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

E. OELBERMANN, *President.*JAMES A. SILVEY, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>1,000,000 00</u>

## II. ASSETS.

Stocks and bonds owned by the company, market value .....	\$871,800 00
Loans secured by collaterals .....	511,000 00
Cash in the company's principal office and in bank.....	175,538 49
Gross premiums in due course of collection.....	<u>114,024 10</u>
Aggregate of all the admitted assets of the company, at their actual value.....	<u><u>\$1,672,362 59</u></u>

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$38,741 05	
Losses resisted, including interest, costs and expenses.....	8,832 04	
Net amount of unpaid losses and claims.....		\$47,573 09
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$348,391 41	
Reinsurance pro rata on fire risks running more than one year .....	62,290 78	
Reinsurance at 50 per cent. of premiums on inland risks..	175 00	
Amount required to safely reinsure all outstanding risks.....		410,857 19
Due and accrued for salaries, rent and other expenses.....		1,550 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....		24,134 62
Total amount of liabilities, except capital stock and net surplus....		\$484,114 90
Capital actually paid up in cash.....		1,000,000 00
Surplus beyond capital.....		188,247 69
Aggregate of all liabilities, including stock and net surplus .....		<u>\$1,672,362 59</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$1,009,900 09	\$400 00	
Deduct reinsurance, rebate and return premiums.....	123,423 00	-	
Net cash received for premiums.....	<u>\$886,477 09</u>	<u>\$400 00</u>	\$886,877 09
Received for interest and dividends from all sources.....			86,899 33
Aggregate amount of income received in cash.....			<u>\$973,776 42</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses ..	\$428,169 75	
Deduct salvage, reinsurance.....	5,671 68	
Net amount paid for losses, (fire).....		\$422,498 07
Cash dividends actually paid.....		40,000 00
Paid for commissions or brokerage.....		134,607 05
Salaries and other charges of officers, clerks and other employees.....		41,697 47
Paid for State, national and local taxes.....		16,846 58
All other expenditures, viz: printing, rent and miscellaneous expenses..		52,886 11
Aggregate amount of expenditures in cash .....		<u>\$708,535 28</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872....	\$49,678,416	\$533,385 87	-	-
Written during the year.....	89,690,554	991,455 66	\$15,000	\$400 00
Total.....	\$139,368,970	\$1,525,291 53	\$15,000	\$400 00
Deduct those terminated.....	74,112,901	721,965 21	10,000	50 00
In force December, 31, 1873..	\$65,256,069	\$803,326 32	\$5,000	\$350 00
Deduct amount reinsured.....	888,360	9,840 54	-	-
Net amount in force.....	\$64,367,709	\$793,485 78	\$5,000	\$350 00

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$179,378 00
Premiums received.....	3,069 93

## GERMANIA FIRE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

R. GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$45,305 95
Loans on bond and mortgage, (first liens).....	484,400 00
Interest accrued on bond and mortgage loans.....	11,126 24
Stocks and bonds owned by the company, market value.....	483,837 50
Loans secured by collaterals.....	54,500 00
Cash in the company's principal office and in bank.....	77,659 99
Interest due and accrued on collateral loans.....	558 64
Gross premiums in due course of collection.....	78,341 33
Bills receivable, taken for fire risks.....	2,597 50

Aggregate of all the admitted assets of the company, at their actual value..... \$1,238,327 15

## UNADMITTED ASSETS.

Office furniture .....	\$11,774 78
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,721 50
Losses unadjusted, including all reported and supposed losses.....	20,753 31
Losses resisted, including interest, cost and expenses.....	17,344 68
Total gross amount of claims for losses .. . . .	\$64,819 49
Deduct reinsurance and salvage claims thereon .....	7,570 96
Net amount of unpaid losses and claims.....	\$57,248 53
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$362,388 78
Reinsurance pro rata on fire risks running more than one year .....	73,342 88
Amount required to safely reinsure all outstanding risks.....	435,731 66
Total amount of liabilities, except capital stock and net surplus.....	\$492,980 19
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	245,346 96
Aggregate of all liabilities, including stock and net surplus.....	\$1,238,327 15

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$865,876 47
Deduct reinsurance, rebate and return premiums.....	81,829 94
Net cash received for premiums, (fire).....	\$784,046 53
Received for interest on bonds and mortgages.....	32,657 03
Received for interest and dividends from all other sources .....	32,433 37
Income from all other sources, viz : rents.....	17,526 02
Aggregate amount of income received in cash.....	\$866,662 95

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$536,286 65
Deduct salvage, reinsurance.....	1,422 78
Net amount paid for losses.....	\$534,863 87
Cash dividends actually paid.....	50,000 00
Paid for commissions or brokerage.....	115,906 69
Salaries and other charges of officers, clerks and other employees .....	69,077 29
Paid for State, national and local taxes.....	14,133 24
All other expenditures, viz: interest on borrowed money, \$1,334.29; printing, office and agency expenses, etc., \$113,029.36; rent, \$16,686.33; total.....	131,049 98
Aggregate amount of expenditures in cash.....	\$915,031 07



## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$101,189,767	\$898,813 22
Written during the year.....	86,058,823	865,876 47
Total.....	\$187,248,590	\$1,764,689 69
Deduct those terminated.....	104,596,165	877,644 75
In force December 31, 1873.....	\$82,653,425	\$877,044 94
Deduct amount reinsured.....	1,513,601	5,581 62
Net amount in force.....	<u>\$81,139,824</u>	<u>\$871,463 32</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$138,050 00
Premiums received .....	2,020 93
Losses incurred in Maine.....	<u>214 29</u>

## GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

THOMAS CRAVEN, *President.*JAMES B. ALVORD, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	<u>300,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$183,000 00
Loans on bond and mortgage, (first liens) .....	181,350 00
Interest due and accrued on bond and mortgage loans.....	3,779 49
Stocks and bonds owned by the company, market value .....	282,522 00
Loans secured by collaterals .....	11,000 00
Cash in the company's principal office and in bank.....	81,448 60
Interest due and accrued on collateral loans.....	245 07
Gross premiums in due course of collection.....	<u>30,546 04</u>

All other property belonging to the company, viz : rents due and accrued, \$516.91; deposited for perpetual insurance on company's building, \$1,800; total.....	\$2,216 91
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Aggregate of all the admitted assets of the company, at their actual value .....	\$776,108 11
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## UNADMITTED ASSETS.

Loans on company's own stock .....	\$2,000 00
Office and agency supplies.....	5,000 00
Total.....	\$7,000 00

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,199 67
Losses unadjusted, including all reported and supposed losses.....	13,449 17
Losses resisted, including interest, costs and expenses .....	3,000 00
Net amount of unpaid losses and claims.....	\$24,648 84
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$186,985 75
Reinsurance pro rata on fire risks running more than one year .....	41,433 92

Amount required to safely reinsure all outstanding risks.....	228,419 67
Amount reclaimable on perpetual fire policies.....	75,258 00
Due and accrued for salaries, rent and other expenses.....	3,237 82
All other demands against the company, viz : taxes and assessments, \$113.01; commissions and other charges due and to become due to agents and brokers, \$4,143.16; return premiums, \$610.72; reinsurance, \$40; total.....	4,906 89

Total amount of liabilities, except capital stock and net surplus.....	\$336,471 22
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	139,636 89

Aggregate of all liabilities, including stock and net surplus.....	\$776,108 11
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$439,376 16
Deduct reinsurance, rebate and return premiums.....	19,370 89
Net cash received for premiums, (fire).....	\$420,005 27
Received for interest on bonds and mortgages.....	6,878 29
Received for interest and dividends from all other sources.....	19,939 19
Income from all other sources, viz: rents.....	9,703 00
Deposit premiums received for perpetual fire risks.....	\$15,183 28

Aggregate amount of income received in cash .....	\$456,525 75
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## STOCK FIRE AND FIRE-MARINE

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$137,376 19
Deduct salvage, reinsurance .....	1,642 44
Net amount paid for losses.....	\$135,733 75
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage.....	62,371 73
Salaries and other charges of officers, clerks and other employees.....	20,527 39
Paid for State, national and local taxes.....	17,438 31
All other expenditures, viz: printing, postage, etc., \$1,183.97; general expenses, \$36,377 46; total.....	37,561 43
Deposit premiums returned on perpetual risks.....	\$8,869 03
Aggregate amount of expenditures in cash.....	\$303,632 61

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$34,958,714	\$457,491 67
Written during the year.....	39,092,051	457,127 90
Total.....	\$74,050,765	\$914,619 63
Deduct those terminated.....	33,420,300	360,695 19
In force December 31, 1873.....	\$40,630,465	\$553,924 44
Deduct amount reinsured.....	426,162	4,714 14
Net amount in force.....	\$40,204,303	\$549,210 30

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$835,500 00
Premiums received.....	11,493 40
Losses paid on risks taken.....	3,423 99
Losses incurred in Maine .....	3,423 99

## GLOBE INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1871.

GEORGE K. CLARK, *President.*S. P. WALKER, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$3,000 00
Loans on bond and mortgage, (first liens).....	229,839 27
Interest due and accrued on bond and mortgage loans.....	6,707 09
Stocks and bonds owned by the company, market value .....	76,625 00
Loans secured by collaterals .....	15,000 00
Cash in the company's principal office and in bank.....	65,511 47
Gross premiums in due course of collection .....	58,649 15
All other property belonging to the company, viz: due for reinsurance...	1,875 00
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$457,206 88</u>

## UNADMITTED ASSETS.

Office furniture .....	<u>\$3,000 00</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,679 41
Losses unadjusted, including all reported and supposed losses.....	8,650 00
Net amount of unpaid losses and claims.....	<u>\$23,329 41</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$156,496 03
Reinsurance pro rata on fire risks running more than one year .....	3,346 48
Amount required to safely reinsure all outstanding risks.....	159,842 51
All other demands against the company, viz: commissions and other charges, due and to become due to agents and brokers.....	5,864 91
Total amount of liabilities, except capital stock.....	<u>\$189,036 83</u>
Capital actually paid up in cash.....	300,000 00
Aggregate of all liabilities, including stock.....	<u>\$489,036 83</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$310,742 17
Deduct reinsurance, rebate and return premiums.....	25,089 81
Net cash received for premiums, (fire) .....	<u>\$285,652 36</u>
Received for interest on bonds and mortgages .....	20,796 75
Aggregate amount of income received in cash.....	<u>\$306,449 11</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$64,470 56
Paid for commissions or brokerage.....	56,358 72
Salaries and other charges of officers, clerks and other employees.....	23,631 65

Paid for State, national and local taxes .....	\$2,849 76
All other expenditures, viz: interest on borrowed money, \$2,979.96; general expenses, \$21,379.74; total.....	24,359 70
Aggregate amount of expenditures in cash ..	<u>\$171,671 39</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$2,285,039	\$55,215 47
Written during the year.....	18,682,485	367,757 65
Total.....	<u>\$20,967,524</u>	<u>\$422,973 12</u>
Deduct those terminated.....	6,075,581	105,502 02
In force December 31, 1873.....	\$14,891,943	\$317,471 10
Deduct amount reinsured.....	30,000	565 25
Net amount in force .....	<u>\$14,861,943</u>	<u>\$316,905 85</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$210,683 00
Premiums received .....	3,707 65
Losses incurred in Maine.....	<u>2,300 00</u>

## GLOUCESTER FIRE INSURANCE COMPANY.

## GLOUCESTER, MASS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

J. O. FRIEND, JR., *President.*JOHN CUNNINGHAM, *Secretary.*

## I. CAPITAL.

Capital actually paid up in cash.....	<u>\$100,000 00</u>
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## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$16,017 00
Interest due and accrued on bond and mortgage loans.....	273 76
Stocks and bonds owned by the company, market value.....	79,820 00
Amount of all other loans, viz: Cape Ann Isinglass and Glue Company ..	10,000 00
Cash in the company's principal office and in bank.....	13,045 15
Interest due and accrued on loans .....	<u>398 66</u>

Gross premiums in due course of collection.....	\$13,243 58
• Bills receivable, taken for fire, marine and inland risks.....	9,786 50
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$142,584 65</u>

## UNADMITTED ASSETS.

Loans on personal security.....	\$12,000 00
Office furniture.....	500 00
Total.....	<u>\$12,500 00</u>

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$4,220 60
Losses resisted, including interest, costs and expenses....	6,600 00
Net amount of unpaid losses and claims.....	<u>\$10,820 60</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$20,703 91
Reinsurance pro rata on fire risks running more than one year.....	10,101 10
Gross premiums received on all unexpired marine risks....	9,629 00
Amount required to safely reinsure all outstanding risks.....	40,434 01
Cash dividends to stockholders remaining unpaid.....	263 00
Due and accrued for salaries, rent and other expenses.....	309 45
All other demands against the company, viz: commissions and other charges, due and to become due to agents and brokers.....	1,997 10
Total amount of liabilities, except capital stock.....	<u>\$53,824 16</u>
Capital actually paid up in cash.....	100,000 00
Aggregate of all liabilities, including stock.....	<u>\$153,824 16</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums received in cash.....	\$59,720 91	\$6,496 81	
Deduct reinsurance, rebate and return premiums.....	1,862 47	-	
Net cash received for premiums.....	<u>\$57,858 44</u>	<u>\$6,496 81</u>	\$64,355 25
Bills and notes received for premiums remaining unpaid...		<u>\$7,691 00</u>	
Received for interest on bonds and mortgages. ....			2,384 27
Received for interest and dividends from all other sources.....			5,038 99
Aggregate amount of income received in cash.....			<u>\$71,778 51</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$20,412 15	\$9,008 04	
Deduct salvage, reinsurance .....	-	1,770 36	
Net amount paid for losses.....	<u>\$20,412 15</u>	<u>\$7,237 68</u>	\$27,649 83
Cash dividends actually paid.....			534 00
Paid for commissions or brokerage.....			8,179 04
Salaries and other charges of officers, clerks and other employees.....			3,446 11
Paid for State, national and local taxes .....			263 75
All other expenditures, viz: office expenses .....			1,933 18
Aggregate amount of expenditures in cash.....			<u>\$42,005 91</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine risks.</i>	<i>Premiums.</i>
In force December 31, 1872....	\$2,070,860	\$31,139 15	\$59,665	\$3,154 80
Written during the year.....	3,642,451	61,730 22	332,008	12,603 46
Total .....	<u>\$5,712,811</u>	<u>\$92,869 37</u>	<u>\$391,673</u>	<u>\$15,758 26</u>
Deduct those terminated.....	1,823,320	31,259 85	226,298	6,129 26
Net amount in force .....	<u>\$3,889,491</u>	<u>\$61,610 02</u>	<u>\$165,375</u>	<u>\$9,629 00</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire,) .....	\$235,925 00
Premiums received .....	4,935 47
Losses paid on risks taken .....	1,073 40
Losses incurred in Maine.....	<u>1,273 40</u>

## HANOVER FIRE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1853.

BENJAMIN S. WALCOTT, *President.*I. B. LANE, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$400,000 00
Capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,725 95
Loans on bond and mortgage, (first liens) .....	256,200 00
Interest due and accrued on bond and mortgage loans.....	3,608 06
Stocks and bonds owned by the company, market value.....	560,693 75
Loans secured by collaterals .....	103,500 00
Cash in the company's principal office and in bank.....	79,887 23
Interest due and accrued on stocks not included in "market value,".....	652 34
Interest due and accrued on collateral loans.....	694 21
Gross premiums in due course of collection.....	77,376 07
Aggregate of all the admitted assets of the company, at their actual value.....	\$1,085,337 60

## III. LIABILITIES.

Losses adjusted and unpaid .....	\$4,212 76
Losses unadjusted, including all reported and supposed losses.....	47,728 48
Losses resisted, including interest, costs and expenses.....	23,944 69
Total gross amount of claims for losses.....	\$75,885 93
Deduct reinsurance and salvage claims thereon.....	6,029 96
Net amount of unpaid losses and claims.....	\$69,856 97
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$364,643 06
Reinsurance pro rata on fire risks running more than one year .....	103,918 34
Amount required to safely reinsure all outstanding risks .....	468,561 40
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$6,304.51; return premiums, \$3,062.93; total .....	9,367 44
Total amount of liabilities, except capital stock and net surplus.....	\$547,793 81



Capital actually paid up in cash.....	\$400,000 00
Surplus beyond capital.....	137,543 79
Aggregate of all liabilities, including stock and net surplus.....	<u>\$1,085,337 60</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$852,097 16
Deduct reinsurance, rebate and return premiums.....	74,513 64
Net cash received for premiums, (fire) .....	\$777,583 52
Received for interest on bonds and mortgages.....	11,319 41
Received for interest and dividends from all other sources.....	44,401 98
Received for increased capital.....	<u>\$150,000 00</u>
Aggregate amount of income received in cash.....	<u>\$933,304 91</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$454,483 66
Deduct salvage, reinsurance.....	3,229 87
Net amount paid for losses, (fire).....	\$451,253 79
Cash dividends actually paid.....	32,500 00
Paid for commissions or brokerage.....	113,277 54
Salaries and other charges of officers, clerks and other employees.....	48,379 66
Paid for State, national and local taxes.....	13,804 85
All other expenditures, vis: rent, general expenses.....	92,714 61
Aggregate amount of expenditures in cash.....	<u>\$751,930 45</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$83,470,677	\$911,979 34
Written during the year.....	79,787,324	856,879 89
Total .....	\$163,258,001	\$1,768,859 23
Deduct those terminated.....	82,111,217	819,191 62
In force December 31, 1873.....	\$81,146,784	\$949,667 61
Deduct amount reinsured.....	1,448,703	12,544 81
Net amount in force .....	<u>\$79,698,081</u>	<u>\$937,122 80</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$946,592 50
Premiums received .....	11,436 16
Losses paid on risks taken .....	10,846 16
Losses incurred in Maine.....	<u>11,264 41</u>

## HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President.*J. D. BROWNE, *Secretary.*

## I. CAPITAL.

Capital actually paid up in cash.....	\$1,000,000 00
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## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$448,175 60
Loans on bond and mortgage, (first liens) .....	363,250 00
Interest accrued on bond and mortgage loans.....	12,991 62
Stocks and bonds owned by the company, market value.....	1,046,693 61
Cash in the company's principal office and in bank.....	171,662 65
Interest due and accrued on stocks not included in "market value".....	4,460 00
Gross premiums in due course of collection .....	361,989 20
All other property belonging to the company, viz: rents, etc.....	6,468 83

Aggregate of all the admitted assets of the company, at their actual value .....	\$2,415,681 51
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## UNADMITTED ASSETS.

Bills receivable.....	\$3,025 79
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## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$167,595 34
Losses resisted, including interest, costs and expenses.....	19,364 13
Net amount of unpaid losses and claims.....	\$186,959 47
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$699,902 59
Reinsurance pro rata on fire risks running more than one year .....	329,948 56

Amount required to safely reinsure all outstanding risks.....	1,029,851 15
Cash dividends to stockholders remaining unpaid.....	500 00

Total amount of liabilities, except capital stock and net surplus.....	\$1,217,310 62
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	198,370 89

Aggregate of all liabilities, including stock and net surplus .....	\$2,415,681 51
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash .....	\$2,423,615 06
Deduct reinsurance, rebate and return premiums.....	176,084 53
Net cash received for premiums, (fire).....	<u>\$2,247,530 53</u>
Received for interest on bonds and mortgages.....	36,122 37
Received for interest and dividends from all other sources .....	61,603 70
Income from all other sources, viz : rents, \$5,502.75; premium on gold, \$2,950; total.....	8,452 75
Aggregate amount of income received in cash.....	<u><u>\$2,353,709 53</u></u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$1,207,348 34
Cash dividends actually paid.....	49,500 00
Paid for commissions or brokerage.....	327,842 50
Salaries and other charges of officers, clerks and other employees.....	114,935 49
Paid for State, national and local taxes .....	40,227 06
All other expenditures, viz : printing, traveling and general expenses....	136,972 14
Aggregate amount of expenditures in cash.....	<u><u>\$1,876,825 53</u></u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$157,830,750	\$1,806,350 20
Written during the year.....	161,705,552	2,247,530 53
Total .....	<u>\$319,536,302</u>	<u>\$4,053,880 73</u>
Deduct those terminated .....	165,707,483	2,054,159 04
Net amount in force.....	<u><u>\$153,828,819</u></u>	<u><u>\$1,999,721 69</u></u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$8,025,250 00
Premiums received .....	80,784 16
Losses paid on risks taken.....	54,907 70
Losses incurred in Maine.....	<u><u>62,127 70</u></u>

**HOFFMAN FIRE INSURANCE COMPANY.**  
**NEW YORK CITY.**

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

M. F. HODGES, *President.*

O. A. DRAKE, *Secretary.*

**I. CAPITAL.**

Capital actually paid up in cash.....	\$200,000 00
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**II. ASSETS.**

Loans on bond and mortgage, (first liens).....	\$140,493 00
Interest accrued on bond and mortgage loans.....	1,329 75
Stocks and bonds owned by the company, market value.....	148,666 50
Loans secured by collaterals.....	14,150 00
Cash in the company's principal office and in bank.....	11,952 10
Interest due and accrued on collateral loans.....	529 81
Gross premiums in due course of collection.....	25,935 21

Aggregate of all the admitted assets of the company, at their actual value.....	\$343,046 37
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**UNADMITTED ASSETS.**

Office furniture.....	\$2,500 00
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**III. LIABILITIES.**

Losses adjusted and unpaid.....	\$1,600 00
Losses unadjusted, including all reported and supposed losses.....	7,900 00
Net amount of unpaid losses and claims.....	\$9,500 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$95,117 75
Reinsurance pro rata on fire risks running more than one year.....	4,619 21
Amount required to safely reinsure all outstanding risks.....	99,736 96
Due and accrued for salaries, rent and other expenses.....	1,000 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, etc.....	1,979 97
Total amount of liabilities, except capital stock and net surplus.....	\$112,216 93
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	30,829 44
Aggregate of all liabilities, including stock and net surplus.....	\$343,046 37

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$306,330 49
Deduct reinsurance, rebate and return premiums.....	26,899 33
Net cash received for premiums, (fire).....	\$279,431 16
Received for interest on bonds and mortgages.....	14,097 58
Received for interest and dividends from all other sources.....	10,817 89
Received for calls on capital.....	\$100,000 00
Aggregate amount of income received in cash.....	\$304,346 63

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$223,584 45
Deduct salvage, reinsurance.....	5,465 31
Net amount paid for losses, (fire).....	\$218,119 14
Paid for commissions or brokerage.....	45,793 53
Salaries and other charges of officers, clerks and other employees... ..	19,289 88
Paid for State, national and local taxes.....	3,400 14
All other expenditures, viz: office and agency expenses.....	21,192 80
Aggregate amount of expenditures in cash.....	\$307,795 49

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$17,491,537	\$188,958 89
Written during the year.....	20,931,982	263,352 05
Total.....	\$38,423,519	\$452,310 94
Deduct those terminated.....	21,284,603	248,716 54
In force December 31, 1873.....	\$17,138,916	\$203,594 40
Deduct amount reinsured.....	493,360	6,030 50
Net amount in force.....	\$16,645,556	\$197,563 90

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$172,850 00
Premiums received.....	2,533 53
Losses incurred in Maine.....	2,281 80

## HOME INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

CHARLES J. MARTIN, *President*.J. H. WASHBURN, *Secretary*.

## I. CAPITAL.

Capital authorized .....	\$2,500,000 00
Capital actually paid up in cash .....	<u>2,500,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$1,897,840 66
Interest accrued on bond and mortgage loans.....	27,961 43
Stocks and bonds owned by the company, market value.....	2,165,945 00
Loans secured by collaterals.....	\$61,705 96
Cash in the Company's principal office and in bank ...	151,510 55
Interest due and accrued on stocks not included in "market value,".....	4,712 57
Interest due and accrued on collateral loans.....	1,262 49
Gross premiums in due course of collection.....	195,209 12
Bills receivable, taken for fire risks .....	21,663 33
All other property belonging to the company, viz: salvage, \$8,399.96; due for reinsurance, \$16,486.58; total.....	<u>24,886.54</u>
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$4,852,697 65</u>

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$187,332 98
Losses resisted, including interest, cost and expenses.....	<u>28,832 26</u>
Net amount of unpaid losses and claims.....	\$216,165 24
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$1,160,468 00
Reinsurance pro rata on fire risks running more than one year.....	<u>736,551 66</u>
Amount required to safely reinsure all outstanding risks.....	1,897,019 66
Cash dividends to stockholders remaining unpaid.....	<u>525 00</u>
Total amount of liabilities, except capital stock and net surplus .....	\$2,113,709 90
Capital actually paid up in cash.....	2,500,000 00
Surplus beyond capital.....	<u>238,987 75</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$4,852,697 65</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$3,360,918 78
Deduct reinsurance, rebate and return premiums.....	260,113 19
Net cash received for premiums, (fire) .....	<u>\$3,100,805 59</u>
Bills and notes received for premiums remaining unpaid... ..	<u>\$15,610 20</u>
Received for interest on bonds and mortgages.....	152,005 04
Received for interest and dividends from all other sources .....	103,192 45
Income from all other sources, viz: rents.....	8,560 50
Aggregate amount of income received in cash.....	<u><u>\$3,364,563 58</u></u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,929,173 85
Deduct salvage, reinsurance.....	30,029 29
Net amount paid for losses, (fire).....	<u>\$1,899,144 56</u>
Cash dividends actually paid .....	2,450 00
Paid for commissions or brokerage.....	518,681 53
Salaries and other charges of officers, clerks and other employees.....	223,050 38
Paid for State, national and local taxes.....	56,225 82
All other expenditures, viz: advertising, postage, stationery, etc.....	175,831 49
Aggregate amount of expenditures in cash .....	<u><u>\$2,875,383 78</u></u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$340,149,668	\$3,181,192 42
Written during the year .....	299,154,927	3,100,805 59
Total.....	<u>\$639,304,595</u>	<u>\$6,281,998 01</u>
Deduct those terminated .....	300,550,465	2,527,505 89
In force December 31, 1873 .....	<u>\$338,754,130</u>	<u>\$3,754,492 12</u>
Deduct amount reinsured .....	305,100	4,235 96
Net amount in force.....	<u><u>\$338,449,030</u></u>	<u><u>\$3,750,256 16</u></u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$5,813,288 00
Premiums received.....	72,489 63
Losses paid on risks taken.....	51,463 26
Losses incurred in Maine.....	<u><u>59,852 26</u></u>

## HOWARD INSURANCE COMPANY.

### NEW YORK CITY.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

S. T. SKIDMORE, *President.*

THEODORE KEELER, *Secretary.*

#### I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

#### II. ASSETS.

Real estate owned by the company, unincumbered .....	\$125,000 00
Loans on bond and mortgage, (first liens).....	67,600 00
Interest due and accrued on bond and mortgage loans.....	1,686 42
Stocks and bonds owned by the company, market value.....	422,650 00
Loans secured by collaterals .....	24,300 00
Cash in the company's principal office and in bank.....	23,549 69
Interest due and accrued on stocks not included in "market value,".....	4,657 86
Interest due and accrued on collateral loans.....	331 70
Gross premiums in due course of collection .....	16,806 16
All other property belonging to the company, viz: salvage, rents .....	2,116 67
Aggregate of all the admitted assets of the company at their actual value .....	\$688,698 50

#### UNADMITTED ASSETS.

Personal property.....	\$5,000 00
Individual accounts .....	1,801 80
Total .....	\$6,801 80

#### III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,147 83
Losses unadjusted, including all reported and supposed losses .....	8,100 49
Net amount of unpaid losses and claims.....	\$11,248 32
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$111,492 31
Reinsurance pro rata on fire risks running more than one year.....	10,021 66
Reinsurance at 50 per cent. of premiums on inland risks...	375 00
Amount required to safely reinsure all outstanding risks.....	121,888 97
All other demands against the company, viz: balances due agents.....	174 83
Total amount of liabilities, except capital stock and net surplus.....	\$133,312 12



## STOCK FIRE AND FIRE-MARINE

Capital actually paid up in cash.....	\$500,000 00
Surplus beyond capital.....	55,386 38
Aggregate of all liabilities, including stock and net surplus.....	<u>\$688,698 50</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$267,113 58	\$1,450 00	
Deduct reinsurance, rebate and return premiums.....	19,358 38	107 50	
Net cash received for premiums.....	<u>\$247,755 20</u>	<u>\$1,342 50</u>	\$249,097 70
Received for interest on bonds and mortgages.....			4,019 17
Received for interest and dividends from all other sources .....			24,104 84
Income from all other sources, viz : rents .....			5,200 00
Aggregate amount of income received in cash .....			<u>\$282,421 71</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire) .....	\$73,476 74
Cash dividends actually paid.....	37,500 00
Paid for commissions or brokerage.....	27,247 79
Salaries and other charges of officers, clerks and other employees.....	26,560 00
Paid for State, national and local taxes.....	10,600 94
All other expenditures, viz : printing and supplies, \$7,690.86; fire patrol and general expenses, \$11,047.34; repairs to real estate, \$1,345.07; total.....	<u>20,083 27</u>
Aggregate amount of expenditures in cash.....	<u>\$195,468 74</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$27,585,649	\$197,419 37	\$10,000	\$800 00
Written during the year.....	32,258,715	267,113 58	21,000	1,450 00
Total .....	\$59,844,364	\$464,532 95	\$31,000	\$2,250 00
Deduct those terminated.....	33,896,663	225,262 39	21,000	1,500 00
In force December 31, 1873...	\$25,947,701	\$239,270 56	\$10,000	\$750 00
Deduct amount reinsured .....	671,788	3,758 85	-	-
Net amount in force .....	<u>\$25,275,913</u>	<u>\$235,511 71</u>	<u>\$10,000</u>	<u>\$750 00</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$175,300 00
Premiums received .....	1,674 60
Losses paid on risks taken .....	54 47
Losses incurred in Maine.....	<u>54 47</u>

## HUMBOLDT INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1870. COMMENCED BUSINESS IN 1870.

GEORGE BROWN, *President*.E. F. HIGGINS, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$19,000 00
Loans on bond and mortgage, (first liens).....	217,053 00
Interest accrued on bond and mortgage loans .....	5,675 21
Cash in the company's principal office and in bank.....	37,130 70
Gross premiums in due course of collection.....	30,002 85
All other property belonging to the company, viz: rents due and accrued.	750 00

Aggregate of all the admitted assets of the company, at their actual value.....	\$309,611 76
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## UNADMITTED ASSETS.

Office furniture.....	\$1,500 00
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,180 63
Losses resisted, including interest, costs and expenses.....	2,500 00
Total gross amount of claims for losses .....	\$12,680 63
Deduct reinsurance and salvage claims thereon.....	3,250 00

Net amount of unpaid losses and claims.....	\$9,430 63
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$74,485 16
Reinsurance pro rata on fire risks running more than one year .....	1,091 88

Amount required to safely reinsure all outstanding risks.....	75,577 04
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers .....	4,500 42

Total amount of liabilities, except capital stock, and net surplus....	\$89,508 09
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	20,103 67

Aggregate of all liabilities, including stock and net surplus.....	\$309,611 76
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$206,598 53	
Deduct reinsurance, rebate and return premiums.....	23,783 27	
Net cash received for premiums, (fire).....		\$182,815 26
Received for interest on bonds and mortgages.....		13,396 48
Income from all other sources, viz: rents,.....		1,500 00
Received for increased capital.....	\$50,000 00	
Aggregate amount of income received in cash.....		<u>\$197,711 74</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$70,446 06
Cash dividends actually paid.....	15,250 00
Paid for commissions or brokerage.....	34,459 75
Salaries and other charges of officers, clerks and other employees.....	15,904 99
Paid for State, national and local taxes.....	1,391 32
Aggregate amount of expenditures in cash.....	<u>\$137,452 12</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$4,628,063	\$69,117 74
Written during the year.....	12,466,708	211,803 45
Total.....	\$17,094,771	\$280,921 19
Deduct those terminated.....	7,016,069	126,744 46
In force December 31, 1873.....	\$10,078,702	\$154,176 73
Deduct amount reinsured.....	146,770	3,022 64
Net amount in force.....	<u>\$9,932,932</u>	<u>\$151,154 09</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$63,100 00
Premiums received .....	1,457 70
Losses incurred in Maine.....	<u>600 00</u>

**INSURANCE COMPANY OF NORTH AMERICA.**  
**PHILADELPHIA, PENN.**

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1794.

ARTHUR G. COFFIN, *President.*

MATTHIAS MARIS, *Secretary.*

**I. CAPITAL.**

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

**II. ASSETS.**

Real estate owned by the company, unincumbered.....	\$35,000 00
Loans on bond and mortgage, (first liens) .....	676,190 00
Interest due on bond and mortgage loans.....	13,305 00
Stocks and bonds owned by the company, market value .....	1,312,950 00
Loans secured by collaterals .....	29,200 00
Cash in bank .....	490,243 04
Interest due and accrued on collateral loans.....	276 00
Gross premiums in due course of collection.....	267,756 80
Bills receivable, not matured, taken for fire, marine and inland risks....	418,079 16
All other property belonging to the company, viz: due for reinsurance...	20,000 00

Aggregate of all the admitted assets of the company, at their actual value .....	\$3,263,000 00
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**UNADMITTED ASSETS.**

Loan on personal security .....	\$1,000 00
Book balances.....	43,831 64
Total.....	\$44,831 64

**III. LIABILITIES.**

Net amount of unpaid losses and claims, (unadjusted) .....	\$259,500 00
Reinsurance, at 50 per cent. of premiums on fire risks running one year or less.....	\$874,220 83
Reinsurance, pro rata on fire risks running more than one year.....	402,632 05
Gross premiums received on all unexpired marine risks....	412,970 37

Amount required to safely reinsure all outstanding risks.....	1,689,823 25
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Amount reclaimable on perpetual fire policies.....	\$321,723 58
Cash dividends to stockholders remaining unpaid.....	1,500 00
All other demands against the company, viz: taxes and assessments.....	30,000 00
Total amount of liabilities, except capital stock and net surplus.....	<u>\$2,302,546 83</u>
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	460,453 17
Aggregate of all liabilities, including stock and net surplus.....	<u><u>\$3,263,000 00</u></u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross premiums received in cash.....	\$1,987,395 44	\$1,924,170 57
Deduct reinsurance, rebate and return pre- miums.....	143,143 72	355,881 13
Net cash received for premiums.....	<u>\$1,844,251 72</u>	<u>\$1,568,289 44</u>
		<u>\$3,412,541 16</u>
Bills and notes received for premiums remaining unpaid..		<u>\$418,079 16</u>
Received for interest on bonds and mortgages.....		33,805 28
Received for interest and dividends from all other sources.....		76,240 45
Deposit premiums received for perpetual fire risks.....		<u>\$20,283 82</u>
Aggregate amount of income received in cash.....		<u><u>\$3,522,586 89</u></u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross amount paid for losses.....	\$1,450,616 71	\$1,687,665 84
Deduct salvage, reinsurance.....	25,546 26	380,956 89
Net amount paid for losses.....	<u>\$1,425,070 45</u>	<u>\$1,306,708 95</u>
		<u>\$2,731,779 40</u>
Paid for commissions or brokerage.....		460,643 61
Salaries and other charges of officers, clerks and other employees.....		75,500 00
Paid for State, national and local taxes.....		79,187 20
All other expenditures, viz: agency charges, etc.....		170,930 03
Deposit premium returned on perpetual risks.....		<u>\$12,041 24</u>
Aggregate amount of expenditures in cash.....		<u><u>\$3,518,040 24</u></u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872....	\$181,904,314	\$2,561,919 88	\$16,629,729	\$489,614 69
Written during the year.....	142,681,658	1,996,705 58	148,737,357	1,924,170 57
Total.....	\$324,585,972	\$4,558,625 46	\$165,367,086	\$2,413,785 26
Deduct those terminated.....	141,391,782	1,738,525 14	152,582,206	2,000,814 89
Net amount in force.....	\$183,194,190	\$2,820,100 32	\$12,784,880	\$412,970 37

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,635,302 00
Premiums received.....	22,484 28
Losses paid on risks taken.....	16,040 00
Losses incurred in Maine.....	3,208 00

## IRVING INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

MARTIN L. CROWELL, *President.*JAMES M. WILSON, *Secretary.*

## I. CAPITAL.

Capital authorised.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$90,900 00
Interest accrued on bond and mortgage loans.....	530 25
Stocks and bonds owned by the company, market value.....	123,087 50
Loans secured by collaterals.....	48,425 00
Cash in bank.....	3,978 61
Interest due and accrued on collateral loans.....	292 74
Gross premiums in due course of collection.....	13,324 46
Aggregate of all the admitted assets of the company, at their actual value.....	\$280,538 56

## UNADMITTED ASSETS.

Membership Produce Exchange.....	\$350 00
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,707 10	
Losses unadjusted, including all reported and supposed losses.....	188 39	
Net amount of unpaid losses and claims.....		\$3,895 49
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$54,828 98	
Reinsurance pro rata on fire risks running more than one year.....	1,802 97	
Amount required to safely reinsure all outstanding risks.....		56,631 95
Cash dividends to stockholders remaining unpaid.....		13,510 00
Due and accrued for salaries, rent and other expenses.....		750 00
All other demands against the company, viz : commissions and other charges due and to become due to agents and brokers.....		1,581 21
Total amount of liabilities, except capital stock and net surplus....	\$76,368 65	
Capital actually paid up in cash.....	200,000 00	
Surplus beyond capital.....	4,169 91	
Aggregate of all liabilities, including stock and net surplus.....		\$280,538 56

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$118,421 32	
Deduct reinsurance, rebate and return premiums.....	5,082 24	
Net cash received for premiums, (fire).....		\$113,339 08
Received for interest on bonds and mortgages.....		7,277 37
Received for interest and dividends from all other sources.....		7,513 25
Income from all other sources, viz : rents.....		1,000 00
Received for calls on capital.....	\$80,000 00	
Aggregate amount of income received in cash.....		\$129,129 70

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$124,052 93	
Cash dividends actually paid.....	490 00	
Paid for commissions or brokerage.....	15,450 70	
Salaries and other charges of officers, clerks and other employees.....	12,500 00	
Paid for State, national and local taxes.....	1,482 46	
All other expenditures, viz : rent, office and agency expenses, etc.....	12,078 23	
Aggregate amount of expenditures in cash.....	\$166,054 32	

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$5,434,666	\$46,571 27
Written during the year.....	11,812,912	121,559 55
Total.....	\$17,247,578	\$167,130 82
Deduct those terminated.....	8,330,879	54,799 50
In force December 31, 1873.....	\$8,916,699	\$112,331 32
Deduct amount reinsured.....	49,666	422 87
Net amount in force.....	\$8,867,033	\$111,908 45

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$28,675 00
Premiums received .....	253 97

MANHATTAN FIRE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

ANDREW J. SMITH, *President.*JOHN H. BEDELL, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$250,000 00
Capital actually paid up in cash.....	250,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$143,538 00
Interest due and accrued on bond and mortgage loans.....	2,561 78
Stocks and bonds owned by the company, market value.....	198,730 00
Loans secured by collaterals .....	57,550 00
Cash in bank .....	84,189 13
Interest due and accrued on stocks not included in "market value," .....	4,250 00
Interest due and accrued on collateral loans .....	527 37
Gross premiums in due course of collection.....	85,059 55



## STOCK FIRE AND FIRE-MARINE

Bills receivable, not matured, taken for fire, marine and inland risks.....	\$6,344 73
All other property belonging to the company, viz : salvage.....	3,700 00
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$586,450 56</u>

## III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$15,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$232,489 90
Reinsurance pro rata on fire risks running more than one year .....	3,874 21
Amount required to safely reinsure all outstanding risks.....	<u>236,364 11</u>
Total amount of liabilities, except capital stock and net surplus.....	\$251,364 11
Capital actually paid up in cash.....	250,000 00
Surplus beyond capital.....	85,086 45
Aggregate of all liabilities, including stock and net surplus .....	<u>\$586,450 56</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$636,594 16	\$52,710 31	
Deduct reinsurance, rebate and return premiums.....	45,683 99	15,397 92	
Net cash received for premiums.....	<u>\$590,910 17</u>	<u>\$37,312 39</u>	\$628,222 56
Received for interest on bonds and mortgages.....			7,199 26
Received for interest and dividends from all other sources.....			12,570 00
Aggregate amount of income received in cash.....			<u>\$647,991 82</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses .....	\$339,648 88	\$20,510 00	\$360,158 88
Cash dividends actually paid.....			25,000 00
Paid for commissions or brokerage.....			100,641 02
Salaries and other charges of officers, clerks and other employees.....			32,000 00
Paid for State, national and local taxes.....			11,450 96
All other expenditures, viz: rent, agency and traveling expenses.....			33,728 90
Aggregate amount of expenditures in cash .....			<u>\$562,979 76</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$21,765,562	\$295,983 65	-	-
Written during the year.....	49,713,269	590,910 27	\$3,337,495	\$37,312 39
Total.....	\$71,478,831	\$886,893 92	\$3,337,495	\$37,312 39
Deduct those terminated.....	39,146,981	403,410 49	3,337,495	37,312 39
In force December, 31, 1873	\$32,331,850	\$483,483 43		
Deduct amount reinsured.....	1,038,860	10,745 00		
Net amount in force .....	\$31,292,990	\$472,738 43		

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$564,849 00
Premiums received.....	8,487 03
Losses paid on risks taken.....	6,531 89

## MANUFACTURERS' FIRE AND MARINE INSURANCE CO.

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

SAMUEL GOULD, *President.*J. J. GOODRICH, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$80,000 00
Loans on bond and mortgage, (first liens) .....	63,200 00
Interest accrued on bond and mortgage loans.....	1,699 08
Stocks and bonds owned by the company, market value.....	121,000 00
Loans secured by collaterals .....	215,000 00
Amount of all other loans, viz: corporation notes .....	125,000 00
Cash in the company's principal office and in bank.....	55,108 47
Interest due and accrued on collateral loans.....	7,525 20
Gross premiums in due course of collection.....	42,566 20

Bills receivable, taken for fire, marine and inland risks .....	\$107,484 06
All other property belonging to the company, viz: rents due and accrued.	1,715 95
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$820,298 96</u>

## UNADMITTED ASSETS.

Loans on personal security.....	<u>*\$69,400 00</u>
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## III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$25,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$131,583 13
Reinsurance pro rata on fire risks running more than one year .....	61,846 39
Gross premiums received on all unexpired marine risks....	<u>106,053 06</u>
Amount required to safely reinsure all outstanding risks .....	299,482 58
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise.....	<u>5,535 00</u>
Total amount of liabilities, except capital stock;.....	\$330,017 58
Capital actually paid up in cash.....	<u>500,000 00</u>
Aggregate of all liabilities, including stock.....	<u>\$830,017 58</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$478,123 71	\$89,726 65	
Deduct reinsurance, rebate and return premiums.....	<u>50,582 03</u>	<u>12,931 46</u>	
Net cash received for premiums.....	<u>\$427,541 68</u>	<u>\$76,795 19</u>	\$504,336 57
Bills and notes received for premiums remaining unpaid...			<u>\$155,282 85</u>
Received for interest on bonds and mortgages.....			3,748 77
Received for interest and dividends from all other sources.....			32,000 22
Income from all other sources, viz: rents.....			<u>3,428 81</u>
Aggregate amount of income received in cash.....			<u>\$543,509 67</u>

\* Since the above statement this item has been exchanged for securities admissible under the laws of this State.

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$117,429 98	\$93,571 77	
Deduct salvage, reinsurance.....	499 65	2,661 54	
Net amount paid for losses.....	<u>\$116,930 33</u>	<u>\$90,910 23</u>	\$207,840 56
Paid for commissions or brokerage.....			87,635 13
Salaries and other charges of officers, clerks and other employees.....			29,640 60
Paid for State, national and local taxes.....			5,481 71
Aggregate amount of expenditures in cash.....			<u>\$280,598 08</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
Written during the year.....	\$35,992,419	\$478,123 71	\$9,128,583	\$197,374 22
Deduct those terminated.....	13,909,111	135,615 59	5,304,491	91,338 48
In force December 31, 1873...	\$22,083,308	\$342,608 12	\$3,824,092	\$106,035 74
Deduct amount reinsured.....	19,000	150 25	-	-
Net amount in force.....	<u>\$22,064,308</u>	<u>\$342,457 87</u>	<u>\$3,824,092</u>	<u>\$106,035 74</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$811,850 00
Premiums received .....	10,105 76
Losses incurred in Maine.....	<u>8,090 00</u>

## MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

SILAS MERCHANT, *President.*HENRY POWLES, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	<u>200,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$86,500 00
Loans on bond and mortgage, (first liens) .....	342,705 00
Interest due and accrued on bond and mortgage loans.....	8,039 10
Stocks and bonds owned by the company, market value.....	126,075 00
Loans secured by collaterals .....	46,655 00
Cash in the company's principal office and in bank.....	37,119 35
Interest due and accrued on stocks not included in "market value".....	2,093 77
Interest due and accrued on collateral loans .....	494 30
Gross premiums in due course of collection .....	25,544 92
Bills receivable, not matured, taken for fire, marine and inland risks ....	150 00
All other property belonging to the company, viz: rents due and accrued.	1,965 00
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$677,341 44</u>

## UNADMITTED ASSETS.

Loans on company's own stock.....	\$5,400 00
Loans on company's own scrip.....	1,400 00
Total.....	<u>\$6,800 00</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$8,864 74
Losses unadjusted, including all reported and supposed losses .....	6,425 00
Losses resisted, including interest, costs and expenses.....	700 00
Net amount of unpaid losses and claims.....	<u>\$15,989 74</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$155,690 66
Reinsurance pro rata on fire risks running more than one year .....	<u>22,050 48</u>
Amount required to safely reinsure all outstanding risks.....	177,741 14
Amount reclaimable on perpetual fire policies.....	570 00
Principal unpaid on scrip ordered to be redeemed. ....	2,071 00
Interest due and unpaid.....	9,344 41
Cash dividends to stockholders remaining unpaid.....	289 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$2,830.81; return premiums, \$765.37; total .....	<u>3,596 18</u>
Total amount of liabilities, except capital stock and net surplus....	<u>\$209,600 47</u>
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	<u>267,740 97</u>
Aggregate of all liabilities, including stock and net surplus .....	<u>\$677,341 44</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$389,046 62	
Deduct reinsurance, rebate and return premiums.....	28,747 73	
Net cash received for premiums, (fire).....		\$360,298 89
Received for interest on bonds and mortgages.....		24,202 21
Received for interest and dividends from all other sources.....		12,365 82
Income from all other sources, viz : rents.....		2,837 50
Aggregate amount of income received in cash.....		<u>\$399,704 42</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$98,307 53	\$519 82	
Deduct salvage, reinsurance.....	3,855 78	-	
Net amount paid for losses.....	<u>\$94,451 75</u>	<u>\$519 82</u>	\$94,971 57
Cash dividends actually paid.....			23,952 00
Interest paid to scrip-holders.....			6,601 22
Scrip redeemed in cash.....			1,240 00
Paid for commissions or brokerage.....			57,188 31
Salaries and other charges of officers, clerks and other employees.....			22,553 45
Paid for State, national and local taxes.....			920 27
All other expenditures, viz: current expenses, \$20,055.13; purchase of company's scrip, \$27,610.08; office furniture, \$2,699.60; total.....			<u>50,364 81</u>
Aggregate amount of expenditures in cash.....			<u>\$257,791 63</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$22,924,126	\$230,698 52
Written during the year.....	38,288,611	398,618 72
Total.....	<u>\$61,212,637</u>	<u>\$629,317 24</u>
Deduct those terminated.....	29,927,207	278,113 82
In force December 31, 1873.....	<u>\$31,285,430</u>	<u>\$351,203 42</u>
Deduct amount reinsured.....	284,554	3,246 28
Net amount in force.....	<u>\$31,000,876</u>	<u>\$347,957 14</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$271,075 00
Premiums received.....	3,082 23
Losses paid on risks taken.....	2,514 19
Losses incurred in Maine.....	<u>2,514 19</u>

## MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WALTER PAINE, *President*.CHARLES FOSTER, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Stocks and bonds owned by the company, market value .....	\$270,878 00
Cash in the company's principal office and in bank.....	52,082 13
Interest due and accrued on stocks not included in "market value".....	5,009 82
Gross premiums in due course of collection.....	18,157 34

Aggregate of all the admitted assets of the company, at their actual value.....	\$346,127 29
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,853 00
Losses unadjusted, including all reported and supposed losses.....	12,725 00
Losses resisted, including interest, costs and expenses .....	6,175 00

Net amount of unpaid losses and claims.....	\$26,753 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$91,225 48
Reinsurance pro rata on fire risks running more than one year .....	7,052 97

Amount required to safely reinsure all outstanding risks.....	98,278 45
All other demands against the company, viz: taxes and assessments, \$618.33; commissions and other charges due and to become due to agents and brokers, \$3,481.57; return premiums, \$1,488.18; total.....	5,588 08

Total amount of liabilities, except capital stock and net surplus.....	\$130,619 53
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	15,507 76

Aggregate of all liabilities, including stock and net surplus.....	\$346,127 29
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## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$204,102 38	\$6,035 59	
Deduct reinsurance, rebate and return premiums.....	15,040 06	317 00	
Net cash received for premiums.....	<u>\$189,062 32</u>	<u>\$5,718 59</u>	\$194,780 91
Received for interest and dividends from all sources.....			29,772 81
Aggregate amount of income received in cash .....			<u>\$224,553 72</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$297,073 07	\$195 50	
Deduct salvage, reinsurance .....	147 39	41 44	
Net amount paid for losses.....	<u>\$296,925 68</u>	<u>\$154 06</u>	\$297,079 74
Paid for commissions or brokerage.....			34,682 59
Salaries and other charges of officers, clerks and other employees.....			14,736 45
Paid for State, national and local taxes.....			6,950 33
All other expenditures, viz : reinsurance.....			290 81
Aggregate amount of expenditures in cash.....			<u>\$353,739 92</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.		
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks. Premiums.</i>
In force December 31, 1872..	\$12,654,224	\$170,212 78	\$9,659 \$27 00
Written during the year.....	13,586,194	203,150 85	1,028,569 5,974 35
Total .....	<u>\$26,240,418</u>	<u>\$373,363 63</u>	<u>\$1,038,219 \$6,001 35</u>
Deduct those terminated.....	14,026,574	180,061 94	1,038,219 6,001 35
Net amount in force.....	<u>\$12,213,844</u>	<u>\$193,301 69</u>	

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$690,184 00
Premiums received.....	11,746 92
Losses paid on risks taken .....	4,181 49
Losses incurred in Maine .....	<u>4,177 99</u>



## MERIDEN FIRE INSURANCE COMPANY.

MERIDEN, CONN.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1872.

L. W. CLARK, *Vice-President.*E. B. COWLES, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$7,400 00
Interest accrued on bond and mortgage loans.....	117 60
Stocks and bonds owned by the company, market value.....	128,901 46
Loans secured by collaterals .....	106,100 00
Cash in the company's principal office and in bank.....	28,948 27
Interest due and accrued on stocks not included in "market value".....	612 50
Interest due and accrued on collateral loans.....	6,809 40
Gross premiums in due course of collection.....	10,087 95
All other property belonging to the company, viz: due from non-resident stockholders for taxes paid .....	285 00
Aggregate of all the admitted assets of the company, at their actual value .....	\$289,262 18

## UNADMITTED ASSETS.

Loan on company's own stock .....	\$9,000 00
Office furniture, safe and fixtures.....	2,211 97
Total.....	\$11,211 97

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,051 59
Losses unadjusted, including all reported and supposed losses.....	7,988 38
Net amount of unpaid losses and claims.....	\$10,039 97
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$56,692 08
Reinsurance pro rata on fire risks running more than one year.....	9,171 51
Amount required to safely reinsure all outstanding risks.....	65,863 59

# INSURANCE COMPANIES OF OTHER STATES.

185

Due and accrued for salaries, rent and other expenses.....	\$700 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	1,600 00
Total amount of liabilities, except capital stock and net surplus.....	\$78,203 56
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	11,058 62
Aggregate of all liabilities, including stock and net surplus .....	<u>\$289,262 18</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$159,169 59
Deduct reinsurance, rebate and return premiums.....	25,441 26
Net cash received for premiums, (fire).....	\$133,728 33
Received for interest on bonds and mortgages. ....	752 88
Received for interest and dividends from all other sources.....	14,494 98
Aggregate amount of income received in cash.....	<u>\$148,976 19</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$72,151 69
Deduct salvage, reinsurance.....	1,450 05
Net amount paid for losses, (fire).....	\$70,701 64
Paid for commissions or brokerage.....	21,108 19
Salaries and other charges of officers, clerks and other employees.....	7,666 67
Paid for State, national and local taxes .....	3,584 21
All other expenditures, viz: printing and general expenses.....	4,872 89
Aggregate amount of expenditures in cash.....	<u>\$107,933 60</u>

## VI. MISCELLANEOUS.

### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$5,816,262	\$79,684 28
Written during the year.....	10,670,816	159,169 59
Total.....	\$16,487,078	\$238,853 87
Deduct those terminated.....	7,973,156	103,862 24
In force December 31, 1873.....	\$8,513,922	\$134,991 63
Deduct amount reinsured.....	385,859	7,782 56
Net amount in force .....	<u>\$8,128,063</u>	<u>\$127,209 07</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire,).....	\$166,040 00
Premiums received .....	<u>1,563 01</u>

**NARRAGANSETT FIRE AND MARINE INSURANCE CO.**  
**PROVIDENCE, R. I.**

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1864.

HENRY HARRIS, *President.*

IRA A. FOSTER, *Secretary.*

**I. CAPITAL.**

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

**II. ASSETS.**

Real estate owned by the company, unincumbered.....	\$3,784 79
Loans on bond and mortgage, (first liens).....	17,000 00
Interest accrued on bond and mortgage loans.....	557 07
Stocks and bonds owned by the company, market value .....	219,319 00
Cash in the company's principal office and in bank.....	35,320 56
Gross premiums in due course of collection .....	71,865 09
Bills receivable, taken for fire, marine and inland risks.....	13,098 55
All other property belonging to the company, viz : salvages, \$6,500.00; postage stamps, \$28.12; due for reinsurance, \$3,592.35; total .....	10,120 47
Aggregate of all the admitted assets of the company, at their actual value .....	\$371,065 53

**UNADMITTED ASSETS.**

Office furniture and lease.....	\$2,500 00
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**III. LIABILITIES.**

Losses adjusted and unpaid.....	\$12,940 64
Losses unadjusted, including all reported and supposed losses.....	9,474 48
Losses resisted, including interest, costs and expenses.....	2,000 00
Net amount of unpaid losses and claims.....	\$24,415 12
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$140,303 08
Reinsurance pro rata on fire risks running more than one year .....	21,635 60
Amount required to safely reinsure all outstanding risks.....	161,938 68

# INSURANCE COMPANIES OF OTHER STATES.

187

Due and accrued for salaries, rent and other expenses.....	\$500 00
All other demands against the company, viz: taxes and assessments, \$2,000.00; commissions and other charges, due and to become due to agents and brokers, \$11,498.27; total .....	13,498 27
Total amount of liabilities, except capital stock.....	\$200,352 07
Capital actually paid up in cash.....	200,000 00
Aggregate of all liabilities, including stock.....	<u>\$400,352 07</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$327,102 59	\$25,659 87	
Deduct reinsurance, rebate and return pre- miums.....	28,293 47	2,131 65	
Net cash received for premiums.....	<u>\$298,809 12</u>	<u>\$23,528 22</u>	\$322,337 34
Received for interest on bonds and mortgages .....			4,690 00
Received for interest and dividends from all other sources.....			15,165 29
Aggregate amount of income received in cash.....			<u>\$342,192 63</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$341,314 38	\$55,959 60	
Deduct salvage, reinsurance .....	791 28	26,330 45	
Net amount paid for losses.....	<u>\$340,523 10</u>	<u>\$29,629 15</u>	\$370,152 25
Paid for commissions or brokerage.....			49,571 42
Salaries and other charges of officers, clerks and other employees.....			40,082 10
Paid for State, national and local taxes .....			7,259 59
Aggregate amount of expenditures in cash ..			<u>\$467,065 36</u>

## VI. MISCELLANEOUS.

### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$20,603,241	\$273,520 20
Written during the year.....	20,230,096	329,387 33
Total.....	<u>\$40,833,337</u>	<u>\$602,907 53</u>
Deduct those terminated.....	21,383,220	277,727 64
In force December 31, 1873.....	<u>\$19,450,117</u>	<u>\$325,179 89</u>
Deduct amount reinsured.....	77,142	1,302 52
Net amount in force .....	<u>\$19,372,975</u>	<u>\$323,877 37</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$399,647 00
Premiums received .....	6,173 72
Losses paid on risks taken.....	3,962 68
Losses incurred in Maine.....	3,962 68

## NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1871. COMMENCED BUSINESS IN 1871.

MARK HOWARD, *President*.JAMES NICHOLS, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$260,500 00
Interest due and accrued on bond and mortgage loans.....	6,500 00
Stocks and bonds owned by the company, market value.....	418,385 00
Loans secured by collaterals.....	23,323 00
Cash in the company's principal office and in bank.....	78,487 28
Interest due and accrued on stocks not included in "market value,"....	5,792 50
Interest due and accrued on collateral loans.....	862 50
Gross premiums in due course of collection.....	38,000 00

Aggregate of all the admitted assets of the company, at their actual value.....	\$831,850 28
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,853 82
Losses unadjusted, including all reported and supposed losses.....	19,116 67
Losses resisted, including interest, costs and expenses.....	450 00
Net amount of unpaid losses and claims.....	\$22,420 49

Reinsurance at 50 per cent. of premiums on fire risks running one year or less .....	\$172,462 11
Reinsurance pro rata on fire risks running more than one year .....	46,669 79
Amount required to safely reinsure all outstanding risks .....	<u>\$219,131 90</u>
Total amount of liabilities, except capital stock and net surplus .....	\$241,552 39
Capital actually paid up in cash .....	500,000 00
Surplus beyond capital .....	90,297 89
Aggregate of all liabilities, including stock and net surplus .....	<u><u>\$831,850 28</u></u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash .....	\$448,941 78
Deduct reinsurance, rebate and return premiums .....	36,563 88
Net cash received for premiums, (fire) .....	<u>\$412,377 90</u>
Received for interest on bonds and mortgages .....	14,736 56
Received for interest and dividends from all other sources .....	36,829 62
Income from all other sources, viz: premium on coin .....	196 59
Aggregate amount of income received in cash .....	<u><u>\$464,140 67</u></u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses .....	\$215,840 33
Deduct salvage, reinsurance .....	31 35
Net amount paid for losses, (fire) .....	<u>\$215,808 98</u>
Cash dividends actually paid .....	30,000 00
Paid for commissions or brokerage .....	62,927 69
Salaries and other charges of officers, clerks and other employees .....	24,048 69
Paid for State, national and local taxes .....	8,617 97
All other expenditures, viz: agency and incidental expenses .....	21,821 47
Aggregate amount of expenditures in cash .....	<u><u>\$363,224 80</u></u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$24,127,945	\$304,081 86
Written during the year .....	31,320,526	412,377 90
Total .....	<u>\$55,448,471</u>	<u>\$716,459 76</u>
Deduct those terminated .....	26,801,757	298,895 51
In force December 31, 1873 .....	\$28,646,714	\$417,564 25
Deduct amount reinsured .....	155,563	1,900 23
Net amount in force .....	<u><u>\$28,491,151</u></u>	<u><u>\$415,664 02</u></u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$668,283 00
Premiums received .....	8,049 38
Losses paid on risks taken .....	319 90
Losses incurred in Maine .....	319 90

NATIONAL FIRE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1838. COMMENCED BUSINESS IN 1838.

H. T. DROWNE, *President.*HENRY H. HALL, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$200,000 00
Capital actually paid up in cash .....	200,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$2,000 00
Loans on bond and mortgage, (first liens,).....	200,000 00
Interest accrued on bond and mortgage loans.....	2,393 47
Loans secured by collaterals.....	76,675 00
Cash in the Company's principal office and in bank .....	30,487 69
Interest due and accrued on collateral loans.....	849 80
Gross premiums in due course of collection.....	8,740 47
All other property belonging to the company, viz: Produce Exchange stock, \$200; accrued on open policies, \$250; total.....	450 00
Aggregate of all the admitted assets of the company, at their actual value.....	\$321,596 43

## UNADMITTED ASSETS.

Loan on personal security .....	\$500 00
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,200 00
Losses unadjusted, including all reported and supposed losses.....	3,000 00
Losses resisted, including interest, cost and expenses.....	2,860 00
Net amount of unpaid losses and claims.....	\$9,060 00

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$61,281 24
Reinsurance pro rata on fire risks running more than one year.....	4,548 76
Amount required to safely reinsure all outstanding risks.....	\$65,830 00
Due and accrued for rent and other expenses.....	666 66
Total amount of liabilities, except capital stock and net surplus.....	\$75,556 66
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	46,039 77
Aggregate of all liabilities, including stock and net surplus.....	<u>\$321,596 43</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$173,685 11
Deduct reinsurance, rebate and return premiums.....	16,313 84
Net cash received for premiums, (fire).....	\$157,371 77
Received for interest on bonds and mortgages.....	13,843 73
Received for interest and dividends from all other sources.....	3,637 10
Income from all other sources, viz: rents, \$72.41; interest on deposits, \$580.62; total.....	653 03
Aggregate amount of income received in cash.....	<u>\$175,505 63</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$182,088 45
Deduct salvage, reinsurance.....	15,514 88
Net amount paid for losses, (fire).....	\$166,573 57
Paid for commissions or brokerage.....	20,283 57
Salaries and other charges of officers, clerks and other employees.....	13,458 17
Paid for State, national and local taxes.....	4,060 28
All other expenditures, viz: rent, \$4,000.00; agency expenses, etc., \$17,224.16; total.....	21,224 15
Aggregate amount of expenditures in cash.....	<u>\$225,599 74</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$23,572,143	\$150,191 55
Written during the year.....	22,374,084	159,334 51
Total.....	\$45,946,227	\$309,526 06
Deduct those terminated.....	26,355,574	178,059 59
In force December 31, 1873.....	\$19,590,653	\$131,466 47
Deduct amount reinsured.....	189,906	1,792 84
Net amount in force.....	<u>\$19,420,747</u>	<u>\$129,673 63</u>



## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$94,650 00
Premiums received.....	931 65

## NEWPORT FIRE AND MARINE INSURANCE COMPANY.

NEWPORT, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1871.

J. H. DEWOLF, *President.*R. WATERMAN, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Stocks and bonds owned by the company, market value .....	\$206,249 00
Loans secured by collaterals .....	20,500 00
Cash in the company's principal office and in bank.....	38,772 85
Interest due and accrued on stocks not included in "market value,".....	2,892 38
Interest due and accrued on collateral loans.....	60 55
Gross premiums in due course of collection.....	14,366 82
Bills receivable, taken for fire, marine and inland risks.....	9,009 42
All other property belonging to the company, viz: due for reinsurance...	280 65
Aggregate of all the admitted assets of the company, at their actual value .....	\$292,131 67

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses .....	\$6,635 14
Losses resisted, including interest, costs and expenses.....	5,900 00
Total gross amount of claims for losses .....	\$12,535 14
Deduct reinsurance and salvage claims thereon.....	2,700 00
Net amount of unpaid losses and claims.....	\$9,835 14

Reinsurance, at 50 per cent. of premiums on fire risks running one year or less.....	\$29,283 93	
Reinsurance, pro rata on fire risks running more than one year.....	15,221 12	
Gross premiums received on all unexpired marine risks....	17,976 36	
Amount required to safely reinsure all outstanding risks.....		\$62,481 41
Due and accrued for salaries, rent and other expenses .....		200 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$906.15; reinsurance, \$1,291.90; total .....		2,198 05
Total amount of liabilities, except capital stock and net surplus....		\$74,714 60
Capital actually paid up in cash.....		200,000 00
Surplus beyond capital.....		17,417 07
Aggregate of all liabilities, including stock and net surplus.....		<u>\$292,131 67</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$85,640 45	\$158,148 61	
Deduct reinsurance, rebate and return premiums.....	12,591 63	25,423 92	
Net cash received for premiums .....	<u>\$73,048 82</u>	<u>\$132,724 69</u>	\$205,773 51
Bills and notes received for premiums remaining unpaid...		\$9,009 42	
Received for interest and dividends from all sources.....		14,661 73	
Aggregate amount of income received in cash.....		<u>\$220,435 24</u>	

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$114,928 65	\$118,827 48	
Deduct salvage, reinsurance.....	3,657 00	22,739 23	
Net amount paid for losses .....	<u>\$111,271 65</u>	<u>\$96,088 25</u>	\$207,359 90
Cash dividends actually paid .....		37,119 00	
Paid for commissions or brokerage.....		18,525 20	
Salaries and other charges of officers, clerks and other employees.....		6,515 00	
Paid for State, national and local taxes .....		2,080 42	
All other expenditures, viz: printing, rent and miscellaneous expenses..		11,054 74	
Aggregate amount of expenditures in cash.....		<u>\$282,654 26</u>	

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872 ..	\$6,506,733	\$67,504 17	\$932,602	\$31,053 95
Written during the year.....	7,548,638	85,640 45	38,426,195	153,998 16
Total .....	\$14,055,371	\$153,144 62	\$39,358,797	\$185,052 11
Deduct those terminated.....	7,795,506	70,084 24	38,741,862	162,528 69
In force December 31, 1873	\$6,259,865	\$83,060 38	\$616,935	\$22,523 43
Deduct amount reinsured.....	253,118	3,356 64	265,504	4,547 06
Net amount in force.....	<u>\$6,006,747</u>	<u>\$79,703 74</u>	<u>\$351,431</u>	<u>\$17,976 36</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$55,575 00
Premiums received.....	<u>522 19</u>

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

## MILWAUKEE, WIS.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1869.

ALEX. MITCHELL, *President.*FRANK H. WHIPP, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>300,000 00</u>

## II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$302,065 00
Cash in the Company's principal office and in bank.....	131,754 71
Interest due and accrued on stocks not included in "market value,".....	5,550 00
Gross premiums in due course of collection.....	38,006 10
Bills receivable, taken for fire, marine and inland risks.....	27,836 83
All other property belonging to the company, viz: salvage, \$5,095; due for reinsurance, \$11,211.28; total.....	<u>16,306 28</u>
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$521,518 93</u>

## UNADMITTED ASSETS.

Office furniture.....	<u>\$2,500 00</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,570 34	
Losses unadjusted, including all reported and supposed losses.....	30,128 43	
Losses resisted, including interest, costs and expenses.....	6,050 00	
Total gross amount of claims for losses.....	\$37,748 77	
Deduct reinsurance and salvage claims thereon.....	2,080 00	
Net amount of unpaid losses and claims.....		\$35,668 77
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$97,199 32	
Reinsurance pro rata on fire risks running more than one year.....	7,304 80	
Reinsurance at 50 per cent. of premiums on inland risks...	6,762 50	
Amount required to safely reinsure all outstanding risks.....		111,266 62
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....		2,900 00
Total amount of liabilities, except capital stock and net surplus....	\$149,835 39	
Capital actually paid up in cash.....	300,000 00	
Surplus beyond capital.....	71,683 53	
Aggregate of all liabilities, including stock and net surplus.....	\$521,518 92	

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$326,765 03	\$179,741 73	
Deduct reinsurance, rebate and return premiums.....	35,610 24	33,532 17	
Net cash received for premiums.....	\$291,154 79	\$146,209 56	\$437,364 35
Bills and notes received for premiums remaining unpaid...		\$27,836 83	
Received for interest and dividends from all sources.....		14,601 42	
Aggregate amount of income received in cash.....		\$451,965 77	

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross amount paid for losses.....	\$136,882 12	\$104,346 18	
Deduct salvage, reinsurance.....	590 82	27,724 22	
Net amount paid for losses.....	\$136,291 30	\$76,621 96	\$312,913 26
Paid for commissions or brokerage.....		51,267 19	
Salaries and other charges of officers, clerks and other employees.....		21,964 48	

Paid for State, national and local taxes .....	\$8,154 34
All other expenditures, viz: printing, rent and miscellaneous expenses...	21,410 66
Aggregate amount of expenditures in cash .....	<u>\$315,709 93</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$6,842,773	\$119,781 71	\$262,800	\$14,960 00
Written during the year.....	16,926,106	326,765 03	13,501,324	179,741 73
Total.....	<u>\$23,768,879</u>	<u>\$446,546 74</u>	<u>\$13,764,124</u>	<u>\$193,801 73</u>
Deduct those terminated.....	12,123,997	238,835 27	13,551,924	178,656 73
In force December, 31, 1873	\$11,644,882	\$207,711 47	\$212,200	\$15,145 00
Deduct amount reinsured.....	51,200	1,063 74	19,900	1,620 00
Net amount in force .....	<u>\$11,593,682</u>	<u>\$206,647 73</u>	<u>\$193,200</u>	<u>\$13,525 00</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$52,150 00
Premiums received.....	<u>991 10</u>

## ORIENT FIRE INSURANCE COMPANY.

## HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

CHARLES T. WEBSTER, *President.*GEORGE W. LESTER, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$2,000,000 00
Capital actually paid up in cash.....	<u>350,000 00</u>

## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$171,820 00
Interest due and accrued on bond and mortgage loans.....	5,062 38
Stocks and bonds owned by the company, market value.....	267,610 50
Loans secured by collaterals.....	127,720 29
Cash in the company's principal office and in bank.....	38,253 87
Interest due and accrued on stocks not included in "market value,".....	<u>3,324 17</u>

# INSURANCE COMPANIES OF OTHER STATES.

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Interest due and accrued on collateral loans.....	\$3,836 81
Gross premiums in due course of collection.....	54,431 10

Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$672,059 12</u>
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## III. LIABILITIES.

Net amount of unpaid losses and claims.....	\$28,730 88
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$179,935 60
Reinsurance pro rata on fire risks running more than one year .....	<u>37,617 14</u>

Amount required to safely reinsure all outstanding risks.....	217,552 74
All other demands against the company, viz : commissions and other charges due and to become due to agents and brokers.....	<u>12,781 62</u>

Total amount of liabilities, except capital stock and net surplus....	\$259,065 21
Capital actually paid up in cash.....	350,000 00
Surplus beyond capital.....	<u>62,993 91</u>

Aggregate of all liabilities, including stock and net surplus.....	<u>\$672,059 12</u>
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$458,926 25
Deduct reinsurance, rebate and return premiums.....	<u>40,188 89</u>

Net cash received for premiums, (fire).....	\$418,737 36
Received for interest and dividends from all sources.....	<u>42,009 00</u>

Aggregate amount of income received in cash.....	<u>\$460,746 36</u>
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## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$246,325 74
Paid for commissions or brokerage.....	63,579 91
Salaries and other charges of officers, clerks and other employees .....	22,837 38
Paid for State, national and local taxes.....	9,797 95
All other expenditures, viz : general expense account.....	<u>23,210 29</u>

Aggregate amount of expenditures in cash.....	<u>\$365,751 27</u>
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## VI. MISCELLANEOUS.

### RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$19,254,006	\$281,566 69
Written during the year.....	<u>30,702,339</u>	<u>458,926 25</u>
Total.....	\$49,956,345	\$740,492 94
Deduct those terminated and reinsured.....	<u>23,834,622</u>	<u>324,769 52</u>
Net amount in force.....	<u>\$26,121,723</u>	<u>\$415,723 42</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$642,825 00
Premiums received.....	8,740 24
Losses paid on risks taken.....	2,833 27
Losses incurred in Maine.....	<u>4,033 27</u>

## PENN FIRE INSURANCE COMPANY.

PHILADELPHIA, PENN.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

F. L. WILLIAMS, *President.*J. R. WARNER, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	<u>200,250 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$17,000 00
Loans on bond and mortgage, (first liens).....	145,537 49
Interest accrued on bond and mortgage loans .....	5,048 31
Stocks and bonds owned by the company, market value.....	101,612 50
Loans secured by collaterals .....	21,062 50
Cash in the company's principal office and in bank.....	58,418 34
Interest due and accrued on collateral loans and deposit.....	858 24
Gross premiums in due course of collection.....	61,699 37
Bills receivable, not matured, taken for fire risks.....	100 00
All other property belonging to the company, viz: rents due and accrued.....	<u>763 33</u>

Aggregate of all the admitted assets of the company, at their actual  
value..... \$412,100 08

## UNADMITTED ASSETS.

Office furniture.....	<u>\$1,198 89</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,341 76	
Losses unadjusted, including all reported and supposed losses.....	2,300 00	
Total gross amount of claims for losses.....	\$13,641 76	
Deduct reinsurance and salvage claims thereon.....	1,000 00	
Net amount of unpaid losses and claims.....		\$12,641 76
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$158,261 99	
Reinsurance pro rata on fire risks running more than one year .....	6,535 98	
Amount required to safely reinsure all outstanding risks.....		164,797 97
Due and accrued for rent and other expenses .....		450 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....		9,254 90
Total amount of liabilities, except capital stock, and net surplus....	\$187,144 63	
Capital actually paid up in cash.....	200,250 00	
Surplus beyond capital.....	24,705 45	
Aggregate of all liabilities, including stock and net surplus.....	\$412,100 08	

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$399,897 14	
Deduct reinsurance, rebate and return premiums.....	88,015 24	
Net cash received for premiums, (fire).....	\$361,881 90	
Received for interest on bonds and mortgages.....	5,241 31	
Received for interest and dividends from all other sources.....	4,595 98	
Income from all other sources, viz: rents,.....	2,214 29	
Received for increased capital.....	\$9,274 62	
Aggregate amount of income received in cash.....	\$373,933 48	

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$136,568 19	
Cash dividends actually paid.....	8,267 72	
Paid for commissions or brokerage.....	83,311 39	
Salaries and other charges of officers, clerks and other employees.....	12,227 35	
Paid for State, national and local taxes.....	9,113 06	
All other expenditures, viz: printing, rent and general expenses.....	18,777 01	
Aggregate amount of expenditures in cash.....	\$268,264 72	



## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$4,915,038	\$96,701 88
Written during the year.....	18,552,195	405,697 90
Total.....	<u>\$23,467,233</u>	<u>\$502,399 78</u>
Deduct those terminated.....	8,058,236	171,377 59
In force December 31, 1873.....	\$15,408,987	\$331,022 19
Deduct amount reinsured.....	237,411	5,161 10
Net amount in force.....	<u>\$15,171,586</u>	<u>\$325,861 09</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$240,909 72
Premiums received .....	4,288 21
Losses paid on risks taken.....	1,092 44
Losses incurred in Maine.....	<u>1,092 44</u>

## PENNSYLVANIA FIRE INSURANCE COMPANY.

## PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

JOHN DEVERUEX, *President.*WILLIAM G. CROWELL, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$400,000 00
Capital actually paid up in cash.....	<u>400,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered .....	\$60,000 00
Loans on bond and mortgage, (first liens) .....	463,457 00
Interest due and accrued on bond and mortgage loans.....	8,113 17
Stocks and bonds owned by the company, market value.....	433,977 00
Loans secured by collaterals .....	106,000 00
Cash in the company's principal office and in bank.....	206,823 51
Interest due and accrued on stocks not included in "market value,".....	4,218 35
Gross premiums in due course of collection .....	<u>104,159 50</u>

Aggregate of all the admitted assets of the company at their actual value.....\$1,886,748 53

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$50,334 00	
Losses resisted, including interest, costs and expenses.....	12,500 00	
Net amount of unpaid losses and claims.....		\$62,834 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$308,018 30	
Reinsurance pro rata on fire risks running more than one year.....	93,643 25	
Amount required to safely reinsure all outstanding risks.....		401,661 55
Amount reclaimable on perpetual fire policies.....		379,816 32
All other demands against the company, viz: taxes and assessments, \$840; commissions and other charges due and to become due to agents and brokers, \$20,058.84; total,.....		20,898 84
Total amount of liabilities, except capital stock and net surplus.....		\$865,210 71
Capital actually paid up in cash.....		400,000 00
Surplus beyond capital.....		121,537 82
Aggregate of all liabilities, including stock and net surplus.....		<u>\$1,386,748 53</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$794,245 28	
Deduct reinsurance, rebate and return premiums.....	66,973 74	
Net cash received for premiums, (fire).....		\$727,271 54
Received for interest on bonds and mortgages.....		28,554 87
Received for interest and dividends from all other sources.....		30,129 84
Income from all other sources, viz: rents, etc.....		582 41
Deposit premium received for perpetual fire risks.....	\$19,235 97	
Received from assessments on capital.....	168,900 00	
Aggregate amount of income received in cash.....		<u>\$786,538 66</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$521,372 96	
Deduct salvage, reinsurance.....	3,060 18	
Net amount paid for losses, (fire).....		\$518,312 78
Cash dividends actually paid.....		682 50
Paid for commissions or brokerage.....		161,648 88
Salaries and other charges of officers, clerks and other employees.....		12,949 91
Paid for State, national and local taxes.....		22,517 32
All other expenditures, viz: printing and supplies, etc., \$11,530.84; postage and express, \$863.46; total.....		12,394 36
Deposit premiums returned on perpetual risks.....	\$22,458 05	
Aggregate amount of expenditures in cash.....		<u>\$728,505 75</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$45,833,346	\$587,380 90
Written during the year. ....	55,687,295	794,245 28
Total .....	\$101,520,641	\$1,381,626 18
Deduct those terminated .....	53,065,172	626,282 56
In force December 31, 1873.....	\$48,455,469	\$755,343 62
Deduct amount reinsured .....	567,687	8,900 46
Net amount in force.....	\$47,887,782	\$746,443 16

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,196,690 00
Premiums received .....	21,632 46
Losses paid on risks taken .....	6,839 47
Losses incurred in Maine.....	6,839 47

## PEOPLE'S INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN M. RANDALL, *President.*J. H. LINDSLEY, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$40,672 96
Loans on bond and mortgage, (first liens) .....	152,550 00
Interest accrued on bond and mortgage loans.....	4,506 69
Loans secured by collaterals .....	89,670 00
Cash in the company's principal office and in bank.....	46,926 88

## INSURANCE COMPANIES OF OTHER STATES.

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Interest due and accrued on collateral loans.....	\$3,329 53
Gross premiums in due course of collection.....	28,158 67

Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$365,814 73</u>
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## UNADMITTED ASSETS.

Office furniture .....	<u>\$1,715 85</u>
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$15,920 02
Losses unadjusted, including all reported and supposed losses.....	<u>3,552 09</u>

Net amount of unpaid losses and claims.....	\$19,472 11
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$87,253 50
Reinsurance pro rata on fire risks running more than one year .....	<u>5,845 50</u>

Amount required to safely reinsure all outstanding risks .....	93,099 00
Principal unpaid on scrip ordered to be redeemed .....	8,641 00
All other demands against the company.....	<u>1,900 00</u>

Total amount of liabilities, except capital stock and net surplus....	\$123,112 11
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	<u>42,702 62</u>

Aggregate of all liabilities, including stock and net surplus .....	<u>\$365,814 73</u>
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## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$266,713 43
Deduct reinsurance, rebate and return premiums.....	<u>30,747 44</u>

Net cash received for premiums, (fire) .....	\$235,965 99
Received for interest and dividends from all sources.....	12,493 83
Income from all other sources, viz: rents.....	<u>6,554 21</u>

Aggregate amount of income received in cash.....	<u>\$255,014 03</u>
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## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$102,059 45
Deduct salvage, reinsurance.....	<u>4,734 55</u>

Net amount paid for losses, (fire).....	\$97,324 90
Cash dividends actually paid.....	24,000 00
Scrip redeemed in cash.....	6,153 05
Paid for commissions or brokerage.....	37,606 48
Salaries and other charges of officers, clerks and other employees.....	<u>12,471 02</u>

Paid for State, national and local taxes.....	\$4,770 71
All other expenditures, viz : printing and general expenses.....	13,963 82
Aggregate amount of expenditures in cash .....	<u>\$196,289 98</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$10,852,654	\$120,077 66
Written during the year.....	17,659,089	272,267 78
Total.....	<u>\$28,511,743</u>	<u>\$392,345 44</u>
Deduct those terminated.....	13,911,470	208,096 44
In force December 31, 1873.....	\$14,600,273	\$184,249 00
Deduct amount reinsured.....	384,300	4,349 96
Net amount in force.....	<u>\$14,215,973</u>	<u>\$179,899 05</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$27,850 00
Premiums received .....	<u>553 62</u>

## PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	<u>1,000,000 00</u>

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$225,000 00
Loans on bond and mortgage, (first liens) .....	316,025 00
Interest due and accrued on bond and mortgage loans.....	9,557 54
Stocks and bonds owned by the company, market value.....	<u>749,691 24</u>

Loans secured by collaterals .....	\$118,702 23
Cash in the company's principal office and in bank.....	301,540 25
Interest due and accrued on stocks not included in "market value".....	2,523 48
Interest due and accrued on collateral loans .....	2,095 10
Gross premiums in due course of collection .....	69,453 28
Bills receivable, taken for fire, marine and inland risks .....	143,450 30
All other property belonging to the company, viz: salvage, \$41,545; rents due and accrued, \$3,613.63; due for reinsurance, \$11,750.00; wrecking pumps, \$17,900; total.....	73,908 63
Aggregate of all the admitted assets of the company, at their actual value .....	<u>\$2,008,947 05</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$36,542 99
Losses unadjusted, including all reported and supposed losses.....	112,745 06
Losses resisted, including interest, costs and expenses.....	40,708 12
Net amount of unpaid losses and claims.....	\$189,996 17
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$436,065 69
Reinsurance pro rata on fire risks running more than one year .....	100,172 80
Gross premiums received on all unexpired marine risks....	93,951 87
Amount required to safely reinsure all outstanding risks.....	630,190 36
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, \$4,962.91; return premiums, \$589.28; total .....	5,552 19
Total amount of liabilities, except capital stock and net surplus....	\$825,738 72
Capital actually paid up in cash.....	1,000,000 00
Surplus beyond capital.....	183,208 33
Aggregate of all liabilities, including stock and net surplus.....	<u>\$2,008,947 05</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>
Gross premiums received in cash.....	\$1,422,267 85	\$630,595 61
Deduct reinsurance, rebate and return pre- miums .....	160,530 22	230,710 77
Net cash received for premiums .....	<u>\$1,261,737 63</u>	<u>\$399,884 84</u>
		\$1,661,622 47
Bills and notes received for premiums remaining unpaid...	<u>\$133,572 68</u>	

## STOCK FIRE AND FIRE-MARINE

Received for interest on bonds and mortgages.....	\$20,875 31
Received for interest and dividends from all other sources .....	49,316 66
Income from all other sources, viz: rents, \$7,500.80; wrecking pump earnings, \$1,774.79; premium on gold, \$3,692.09; total.....	12,967 68
Aggregate amount of income received in cash.....	<u>\$1,744,782 12</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$751,805 86	\$514,023 50	
Deduct salvage, reinsurance.....	-	192,403 68	
Net amount paid for losses .....	<u>\$751,805 86</u>	<u>\$321,619 82</u>	\$1,073,425 68
Cash dividends actually paid.....			100,000 00
Paid for commissions or brokerage.....			228,581 90
Salaries and other charges of officers, clerks and other employees.....			127,510 05
Paid for State, national and local taxes .....			32,923 00
All other expenditures, viz: interest on borrowed money, \$5,030.46; rent, postage, legal and other expenses, \$97,796.98; total.....			<u>102,827 44</u>
Aggregate amount of expenditures in cash.....			<u>\$1,665,268 07</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$97,202,455	\$924,976 04	\$3,834,323	\$100,724 92
Written during the year.....	124,016,841	1,415,702 09	43,801,157	618,605 24
Total.....	<u>\$238,219,296</u>	<u>\$2,340,678 13</u>	<u>\$47,635,480</u>	<u>\$719,330 16</u>
Deduct those terminated .....	133,948,151	1,265,074 78	43,591,387	625,378 29
In force December 31, 1873...	\$104,271,145	\$1,075,603 35	\$4,044,093	\$93,951 87
Deduct amount reinsured.....	1,218,132	16,180 37	-	-
Net amount in force .....	<u>\$103,053,013</u>	<u>\$1,059,422 98</u>	<u>\$4,044,093</u>	<u>\$93,951 87</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	<i>Aggregate.</i>
Risks taken .....	\$1,466,931 00	\$23,330 00	\$1,490,261 00
Premiums received.....	21,074 43	1,922 55	22,996 98
Losses paid on risks taken.....	1,421 39	1,987 25	3,408 64
Losses incurred in Maine.....	<u>1,421 39</u>	<u>1,987 25</u>	<u>3,408 64</u>

## PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

H. KELLOGG, *President.*D W. C. SKILTON, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$2,100,000 00
Capital actually paid up in cash.....	600,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$132,959 93
Loans on bond and mortgage, (first liens) .....	12,500 00
Interest accrued on bond and mortgage loans.....	106 66
Stocks and bonds owned by the company, market value.....	1,208,806 48
Loans secured by collaterals .....	35,000 00
Cash in the company's principal office and in bank.....	99,344 99
Interest due and accrued on collateral loans and deposits .....	939 80
Gross premiums in due course of collection.....	188,955 91

Aggregate of all the admitted assets of the company, at their actual value .....	\$1,678,613 77
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## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$92,882 28
Losses resisted, including interest, costs and expenses.....	13,100 00
Net amount of unpaid losses and claims.....	\$105,982 28
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$549,511 12
Reinsurance pro rata on fire risks running more than one year.....	230,538 39
Amount required to safely reinsure all outstanding risks.....	780,049 51
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	26,250 00
Total amount of liabilities, except capital stock and net surplus.....	\$912,281 79
Capital actually paid up in cash.....	600,000 00
Surplus beyond capital.....	166,331 98
Aggregate of all liabilities, including stock and net surplus .....	\$1,678,613 77



## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$1,640,944 47
Deduct reinsurance, rebate and return premiums.....	109,729 75
Net cash received for premiums, (fire).....	\$1,531,214 72
Received for interest on bonds and mortgages. ....	1,471 16
Received for interest and dividends from all other sources.....	80,536 79
Aggregate amount of income received in cash.....	<u>\$1,613,222 67</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$883,462 94
Paid for commissions or brokerage.....	227,999 44
Salaries and other charges of officers, clerks and other employees.....	53,865 33
Paid for State, national and local taxes .....	40,009 56
All other expenditures, viz: general expenses .....	129,046 33
Aggregate amount of expenditures in cash.....	<u>\$1,334,328 50</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$132,892,967	\$1,569,810 46
Written during the year.....	105,953,722	1,531,214 72
Total .....	\$238,846,689	\$3,101,025 18
Deduct those terminated.....	125,412,802	1,540,926 16
Net amount in force .....	<u>\$113,433,887</u>	<u>\$1,560,099 02</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire,).....	\$1,765,675 00
Premiums received .....	21,941 98
Losses paid on risks taken.....	13,229 07
Losses incurred in Maine.....	<u>12,679 07</u>

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

JOHN KINGSBURY, *President.*W. S. GREENE, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Stocks and bonds owned by the company, market value.....	\$50,500 00
Invested in participation account of Rhode Island Hospital Trust Co.....	53,500 00
Amount of all other loans, viz: City of Providence.....	96,500 00
Cash in the company's principal office and in bank.....	46,906 98
Interest due and accrued on stocks not included in "market value,".....	2,484 71
Gross premiums in due course of collection.....	11,718 54
All other property belonging to the company, viz: commissions due from other companies.....	154 03
Aggregate of all the admitted assets of the company, at their actual value.....	\$261,664 26

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,155 24
Losses unadjusted, including all reported and supposed losses.....	5,297 50
Losses resisted, including interest, costs and expenses.....	2,400 00
Net amount of unpaid losses and claims.....	\$8,852 74
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$36,686 79
Reinsurance pro rata on fire risks running more than one year.....	14,763 95
Amount required to safely reinsure all outstanding risks.....	51,450 74
Due and accrued for salaries, rent and other expenses.....	1,000 00
All other demands against the company, viz: taxes and assessments.....	300 00
Total amount of liabilities, except capital stock and net surplus.....	\$61,603 48
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	60 78
Aggregate of all liabilities, including stock and net surplus.....	\$261,664 26

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$101,881 96
Deduct reinsurance, rebate and return premiums.....	9,241 50
Net cash received for premiums, (fire).....	\$92,640 46
Received for interest and dividends from all sources.....	17,166 31
Income from all other sources, viz: commissions from other companies ...	430 00
Aggregate amount of income received in cash.....	<u>\$110,236 77</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$31,084 27
Deduct salvage, reinsurance.....	1,016 87
Net amount paid for losses, (fire).....	\$30,067 40
Cash dividends actually paid.....	30,000 00
Paid for commissions or brokerage.....	12,588 07
Salaries and other charges of officers, clerks and other employees....	19,084 15
Paid for State, national and local taxes .....	3,431 76
Aggregate amount of expenditures in cash.....	<u>\$95,171 38</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$5,311,515	\$56,400 32
Written during the year.....	8,972,602	101,881 96
Total.....	<u>\$14,284,117</u>	<u>\$158,282 28</u>
Deduct those terminated.....	7,404,789	65,061 46
In force December 31, 1873 .....	\$6,879,328	\$93,220 82
Deduct amount reinsured .....	28,300	356 44
Net amount in force .....	<u>\$6,851,028</u>	<u>\$92,864 38</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$104,325 00
Premiums received .....	1,844 22
Losses paid on risks taken .....	1,333 33
Losses incurred in Maine .....	<u>1,333 33</u>

## ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

LOUIS ERNST, *President.*RUDOLPH VAY, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$66,070 00
Interest due on bond and mortgage loans.....	785 57
Stocks and bonds owned by the company, market value .....	59,575 00
Cash in the company's principal office and in bank.....	34,324 27
Interest due and accrued on stocks not included in "market value".....	659 16
Interest due and accrued on collateral loans.. ..	505 24
Gross premiums in due course of collection.....	2,622 35
Aggregate of all the admitted assets of the company, at their actual value.....	\$164,541 59

## UNADMITTED ASSETS.

Office furniture.....	\$811 06
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## III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted).....	\$75 00.
Reinsurance at 50 per cent. of premiums on fire risks running one year or less .....	\$35,403 02
Reinsurance pro rata on fire risks running more than one year .....	1,503 64
Reinsurance at 50 per cent. of premiums on inland risks...	821 00
Amount required to safely reinsure all outstanding risks.....	37,727 66
Total amount of liabilities, except capital stock and net surplus.....	\$37,802 66
Capital actually paid up in cash.....	100,000 00
Surplus beyond capital.....	26,738 93
Aggregate of all liabilities, including stock and net surplus.....	\$164,541 59

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$79,015 41	\$1,750 70	
Deduct reinsurance, rebate and return premiums.....	7,118 01	108 70	
Net cash received for premiums.....	<u>\$71,897 40</u>	<u>\$1,642 00</u>	\$73,539 40
Received for interest on bonds and mortgages.....			4,125 02
Received for interest and dividends from all other sources.....			5,640 80
Aggregate amount of income received in cash .....			<u>\$83,305 22</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	<u>\$15,825 66</u>	<u>\$118 29</u>	\$15,943 95
Cash dividends actually paid.....			7,000 00
Paid for commissions or brokerage.....			7,483 60
Salaries and other charges of officers, clerks and other employees.....			3,286 80
Paid for State, national and local taxes.....			325 25
All other expenditures, viz : general expenses.....			<u>7,821 36</u>
Aggregate amount of expenditures in cash.....			<u>\$41,860 96</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$2,643,543	\$21,580 30	-	-
Written during the year.....	6,487,650	79,015 41	\$138,900	\$1,750 70
Total .....	<u>\$9,122,193</u>	<u>\$100,595 71</u>	<u>\$138,900</u>	<u>\$1,750 70</u>
Deduct those terminated.....	2,929,502	26,997 89	16,800	108 70
In force December 31, 1873.	\$6,192,691	\$73,597 82	\$122,100	\$1,642 00
Deduct amount reinsured.....	26,310	452 40	-	-
Net amount in force.....	<u>\$6,166,381</u>	<u>\$73,145 42</u>	<u>\$122,100</u>	<u>\$1,642 00</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$42,584 00
Premiums received.....	<u>809 97</u>

## ROGER WILLIAMS INSURANCE COMPANY.

PROVIDENCE, R. I.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

J. W. DAVENPORT, *President.*WILLIAM H. FREDERICKS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Stocks and bonds owned by the company, market value .....	\$166,946 00
Loans secured by collaterals .....	16,053 96
Amount of all other loans, viz: City of Providence.....	30,000 00
Cash in the company's principal office and in bank.....	55,607 58
Interest due and accrued on stocks not included in "market value,"....	61 67
Interest due and accrued on collateral loans.....	959 95
Gross premiums in due course of collection.....	30,512 73
Bills receivable, not matured, taken for fire, marine and inland risks....	1,293 34
Aggregate of all the admitted assets of the company, at their actual value.....	\$301,435 23

## III. LIABILITIES

Losses adjusted and unpaid.....	\$5,529 14
Losses unadjusted, including all reported and supposed losses .....	2,650 00
Net amount of unpaid losses and claims.....	\$8,179 14
Reinsurance, at 50 per cent. of premiums on fire risks running one year or less.....	\$53,806 16
Reinsurance, pro rata on fire risks running more than one year.....	7,891 73
Gross premiums received on all unexpired marine risks....	10,345 34
Amount required to safely reinsure all outstanding risks.....	72,043 23
Cash dividends to stockholders remaining unpaid.....	1,080 00
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers and reinsurance .....	3,734 60
Total amount of liabilities, except capital stock and net surplus.....	\$85,036 97
Capital actually paid up in cash.....	200,000 00
Surplus beyond capital.....	16,398 26
Aggregate of all liabilities, including stock and net surplus.....	\$301,435 23

## STOCK FIRE AND FIRE-MARINE

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$124,307 32	\$40,517 72	
Deduct reinsurance, rebate and return premiums .....	6,556 70	1,964 69	
Net cash received for premiums.....	<u>\$117,750 62</u>	<u>\$38,553 03</u>	\$156,303 65
Bills and notes received for premiums remaining unpaid...		<u>\$1,293 34</u>	
Received for interest and dividends from all sources.....			17,425 50
Aggregate amount of income received in cash.....			<u>\$173,729 15</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Net amount paid for losses .....	<u>\$31,979 84</u>	<u>\$21,477 96</u>	\$53,457 80
Cash dividends actually paid .....			14,920 00
Paid for commissions or brokerage.....			21,143 82
Salaries and other charges of officers, clerks and other employees.....			10,982 37
Paid for State, national and local taxes .....			728 49
Aggregate amount of expenditures in cash.....			<u>\$101,232 48</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872 ..	\$1,930,717	\$28,777 33	\$29,952	\$425 17
Written during the year.....	7,749,715	125,848 19	4,105,340	26,814 75
Total .....	<u>\$9,680,432</u>	<u>\$154,625 52</u>	<u>\$4,135,292</u>	<u>\$37,239 92</u>
Deduct those terminated.....	2,770,163	33,974 17	3,691,639	26,663 95
In force December 31, 1873	\$6,910,269	\$120,651 35	\$443,653	\$10,575 97
Deduct amount reinsured.....	23,500	327 23	16,500	230 63
Net amount in force.....	<u>\$6,886,769</u>	<u>\$120,324 12</u>	<u>\$427,153</u>	<u>\$10,345 34</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	<i>Aggregate.</i>
Risks taken, .....	\$661,300 00	\$56,787 00	\$718,087 00
Premiums received.....	10,723 18	303 31	11,026 49
Losses paid on risks taken.....	<u>2,800 00</u>	<u>-</u>	<u>2,800 00</u>
Losses incurred in Maine.....			<u>6,078 17</u>

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

J. C. BURBANK, *President*.C H. BIGELOW, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$2,000,000 00
Capital actually paid up in cash.....	400,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,815 64
Loans on bond and mortgage, (first liens).....	121,819 39
Interest due and accrued on bond and mortgage loans.....	6,342 38
Stocks and bonds owned by the company, market value .....	72,066 75
Loans secured by collaterals .....	286,699 84
Cash in the company's principal office and in bank.....	44,862 62
Interest due and accrued on collateral loans.....	10,500 23
Gross premiums in due course of collection .....	74,425 90
All other property belonging to the company, viz: salvage, \$9,146.61; rents due and accrued, \$1,952.85; total.....	11,099 46
Aggregate of all the admitted assets of the company, at their actual value .....	\$728,632 21

## UNADMITTED ASSETS.

Loan on company's own stock .....	\$840 00
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,384 10
Losses unadjusted, including all reported and supposed losses.....	25,777 12
Losses resisted, including interest, costs and expenses.....	3,730 00
Net amount of unpaid losses and claims.....	\$35,891 22
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$167,150 07
Reinsurance pro rata on fire risks running more than one year .....	57,553 19
Reinsurance at 50 per cent. of premiums on inland risks...	4,172 50
Amount required to safely reinsure all outstanding risks.....	228,875 76
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers .....	9,850 46
Total amount of liabilities, except capital stock and net surplus.....	\$274,617 44



## STOCK FIRE AND FIRE-MARINE

Capital actually paid up in cash.....	\$400,000 00
Surplus beyond capital.....	54,014 77
Aggregate of all liabilities, including stock and net surplus.....	<u>\$728,632 11</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$498,796 58	\$96,405 75	
Deduct reinsurance, rebate and return premiums.....	55,144 50	6,405 30	
Net cash received for premiums.....	<u>\$443,651 08</u>	<u>\$90,000 45</u>	\$533,651 53
Received for interest on bonds and mortgages.....			9,118 17
Received for interest and dividends from all other sources.....			39,793 84
Income from all other sources, viz: rents.....			9,148 59
Aggregate amount of income received in cash.....			<u>\$591,712 13</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Net amount paid for losses.....	<u>\$253,544 41</u>	<u>\$40,323 35</u>	\$293,867 76
Cash dividends actually paid.....			44,000 00
Paid for commissions or brokerage.....			82,728 18
Salaries and other charges of officers, clerks and other employees.....			22,626 40
Paid for State, national and local taxes.....			8,451 38
All other expenditures, viz: traveling, office and agency expenses.....			25,265 69
Aggregate amount of expenditures in cash ..			<u>\$476,939 41</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$20,512,894	\$372,382 68	-	-
Written during the year.....	25,151,672	498,796 58	\$19,182,377	\$96,405 75
Total.....	<u>\$45,664,566</u>	<u>\$871,178 26</u>	<u>\$19,182,377</u>	<u>\$96,405 75</u>
Deduct those terminated.....	22,369,436	416,476 92	18,735,427	88,060 75
In force December 31, 1873.	\$23,295,130	\$454,701 34	\$446,950	\$8,345 00
Deduct amount reinsured.....	228,706	4,502 75	-	-
Net amount in force.....	<u>\$23,066,424</u>	<u>\$450,198 59</u>	<u>\$446,950</u>	<u>\$8,345 00</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$498,919 00
Premiums received .....	8,806 68
Losses paid on risks taken.....	3,163 14
Losses incurred in Maine.....	<u>3,363 14</u>

## SHOE AND LEATHER INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

JOHN C. ABBOTT, *President.*HENRY B. WHITE, *Secretary.*

## I. CAPITAL.

Capital actually paid up in cash .....	\$300,000 00
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## II. ASSETS.

Loans on bond and mortgage, (first liens,).....	\$25,000 00
Interest accrued on bond and mortgage loans.....	225 00
Stocks and bonds owned by the company, market value.....	203,414 00
Loans secured by collaterals.....	104,000 00
Cash in the company's principal office and in bank.....	18,167 43
Interest due and accrued on collateral loans.....	1,463 95
Gross premiums in due course of collection.....	17,848 47
Bills receivable, not matured, taken for fire, marine and inland risks.....	775 75

Aggregate of all the admitted assets of the company, at their actual value.....	\$370,894 60
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## UNADMITTED ASSETS.

Loans on personal security .....	\$17,081 33
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## III. LIABILITIES.

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$45,165 66
Reinsurance pro rata on fire risks running more than one year.....	19,612 41
Gross premiums received on all unexpired marine risks....	3,558 93

Amount required to safely reinsure all outstanding risks.....	\$68,337 00
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Total amount of liabilities, except capital stock and net surplus .....	\$68,337 00
Capital actually paid up in cash.....	300,000 00
Surplus beyond capital.....	2,557 60

Aggregate of all liabilities, including stock and net surplus.....	\$370,894 60
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## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$117,874 30	\$3,567 07	
Deduct reinsurance, rebate and return pre- miums .....	6,396 27	-	
Net cash received for premiums.....	<u>\$111,478 03</u>	<u>\$3,567 07</u>	\$115,045 10
Bills and notes received for premiums remaining unpaid...		<u>\$775 75</u>	
Received for interest on bonds and mortgages.....			1,586 25
Received for interest and dividends from all other sources .....			16,701 29
Received for increased capital.....		<u>\$100,000 00</u>	
Aggregate amount of income received in cash.....			<u>\$133,332 64</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$35,809 59
Paid for commissions or brokerage.....	10,420 60
Salaries and other charges of officers, clerks and other employees.....	10,795 00
Paid for State, national and local taxes.....	3,009 70
All other expenditures, viz: advertising, supplies, postage, rent, etc.....	8,713 49
Aggregate amount of expenditures in cash .....	<u>\$68,748 38</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
Written during the year.....	\$10,276,187	\$130,329 75	\$863,250	\$9,735 84
Deduct those terminated .....	2,958,532	16,946 53	698,295	6,176 91
In force December 31, 1873.	<u>\$7,317,655</u>	<u>\$113,383 22</u>	<u>\$164,955</u>	<u>\$3,558 93</u>
Deduct amount reinsured .....	10,548	241 49	-	-
Net amount in force.....	<u>\$7,307,107</u>	<u>\$113,141 73</u>	<u>\$164,955</u>	<u>\$3,558 93</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$210,740 00
Premiums received.....	<u>4,009 11</u>

## SPRINGFIELD FIRE AND MARINE INSURANCE CO.

SPRINGFIELD, MASS.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1851.

EDMUND FREEMAN, *President.*SANFORD J. HALL, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$100,000 00
Loans on bond and mortgage, (first liens) .....	244,399 30
Interest due and accrued on bond and mortgage loans.....	5,146 53
Stocks and bonds owned by the company, market value.....	434,602 00
Loans secured by collaterals.....	133,339 72
Cash in the Company's principal office and in bank.....	67,147 50
Interest due and accrued on stocks not included in "market value,".....	6,842 00
Interest due and accrued on collateral loans.....	1,890 70
Gross premiums in due course of collection.....	73,100 00
All other property belonging to the company, viz: rents due and accrued	666 66
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$1,067,134 41</u>

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$11,256 60
Losses unadjusted, including all reported and supposed losses.....	21,050 00
Losses resisted, including interest, costs and expenses.....	<u>10,350 00</u>
Net amount of unpaid losses and claims.....	\$42,655 60
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$271,157 76
Reinsurance pro rata on fire risks running more than one year .....	<u>160,482 81</u>
Amount required to safely reinsure all outstanding risks .....	431,640 57
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers .....	<u>12,273 13</u>
Total amount of liabilities, except capital stock and net surplus.....	\$486,569 30
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	<u>80,565 11</u>
Aggregate of all liabilities, including stock and net surplus.....	<u>\$1,067,134 41</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$714,755 73
Deduct reinsurance, rebate and return premiums.....	61,746 61
Net cash received for premiums, (fire).....	\$653,009 12
Received for interest on bonds and mortgages.....	14,313 80.
Received for interest and dividends from all other sources.....	36,847 63
Income from all other sources, viz: rents,.....	3,600 00
Aggregate amount of income received in cash.....	<u>\$707,770 55</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$477,210 97
Deduct salvage, reinsurance .....	3,751 42
Net amount paid for losses, (fire).....	\$473,459 55
Cash dividends actually paid.....	45,000 00
Paid for commissions or brokerage.....	96,846 76
Salaries and other charges of officers, clerks and other employees.....	27,162 64
Paid for State, national and local taxes.....	17,550 12
All other expenditures, viz: traveling, legal, office and agency expenses.....	27,333 69
Aggregate amount of expenditures in cash.....	<u>\$687,352 76</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$67,277,611	\$816,155 92
Written during the year.....	53,621,375	714,755 73
Total.....	<u>\$120,898,986</u>	<u>\$1,530,911 65</u>
Deduct those terminated.....	57,569,013	667,630 51
Net amount in force.....	<u>\$63,329,973</u>	<u>\$863,281 14</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$2,504,968 17
Premiums received .....	31,106 88
Losses paid on risks taken.....	33,728 67
Losses incurred in Maine.....	<u>37,348 67</u>

## ST. NICHOLAS INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

WILLIAM WINSLOW, *President.*J. DUBOIS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$150,000 00
Capital actually paid up in cash.....	150,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$25,000 00
Loans on bond and mortgage, (first liens).....	50,800 00
Interest due and accrued on bond and mortgage loans.....	1,798 67
United States 10-40 bonds, market value.....	129,950 00
Loans secured by collaterals.....	400 00
Cash in the company's principal office and in bank.....	15,498 81
Interest due and accrued on collateral loans.....	11 66
Net premiums in due course of collection.....	13,010 00
All other property belonging to the company, vis : due for reinsurance ..	3,085 29
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$239,552 43</u>

## UNADMITTED ASSETS.

Judgments.....	\$4,000 00
Office furniture and fixtures.....	4,500 00
Total.....	<u>\$8,500 00</u>

## III. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$3,100 00
Losses resisted, including interest, cost and expenses.....	5,500 00
Total gross amount of claims for losses.....	<u>\$8,600 00</u>
Deduct reinsurance and salvage claims thereon.....	2,500 00
Net amount of unpaid losses and claims.....	\$6,100 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$56,826 10
Reinsurance pro rata on fire risks running more than one year.....	1,890 80
Amount required to safely reinsure all outstanding risks.....	<u>58,716 90</u>
Total amount of liabilities, except capital stock and net surplus.....	<u>\$64,816 90</u>

Capital actually paid up in cash.....	\$150,000 00
Surplus beyond capital.....	24,735 53
Aggregate of all liabilities, including stock and net surplus.....	<u>\$239,552 43</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$174,848 14
Deduct reinsurance, rebate and return premiums.....	8,947 69
Net cash received for premiums, (fire).....	\$165,900 45
Received for interest on bonds and mortgages.....	3,262 00
Received for interest and dividends from all other sources.....	6,984 10
Aggregate amount of income received in cash.....	<u>\$176,146 55</u>

## V. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$116,769 72
Deduct salvage.....	72 95
Net amount paid for losses, (fire).....	\$116,696 77
Cash dividends actually paid.....	15,000 00
Paid for commissions or brokerage.....	25,675 37
Salaries and other charges of officers, clerks and other employees.....	13,020 00
Paid for State, national and local taxes.....	2,261 33
All other expenditures, viz: rent and general expenses.....	10,565 83
Aggregate amount of expenditures in cash.....	<u>\$183,219 30</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$17,252,913	\$124,336 69
Written during the year.....	16,712,184	174,848 14
Total.....	\$33,965,097	\$299,184 83
Deduct those terminated.....	18,127,912	181,219 71
In force December 31, 1873.....	\$15,837,185	\$117,965 12
Deduct amount reinsured.....	119,837	1,209 25
Net amount in force.....	<u>\$15,717,348</u>	<u>\$116,755 83</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$185,000 00
Premiums received.....	3,380 45
Losses paid on risks taken.....	1,051 51
Losses incurred in Maine.....	<u>1,051 51</u>

## TRADE INSURANCE COMPANY.

CAMDEN, N. J.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1873.

D. S. STETSON, *President.*S. F. FRIES, *Secretary.*

## I. CAPITAL.

Capital actually paid up in cash.....	\$150,000 00
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## II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$39,900 00
Interest due on bond and mortgage loans .....	619 50
Stocks and bonds owned by the company, market value.....	31,310 35
Loans secured by collaterals .....	43,100 00
Cash in the company's principal office and in bank.....	12,852 66
Interest due and accrued on stocks not included in "market value".....	896 00
Interest due and accrued on collateral loans.....	3,093 94
Gross premiums in due course of collection.....	16,914 12
Bills receivable, not matured, taken for fire, marine and inland risks ....	28,151 59

Aggregate of all the admitted assets of the company, at their actual value .....	\$176,838 16
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## UNADMITTED ASSETS.

Loans on company's own stock.....	\$33,500 00
Office furniture .....	1,223 20
Total.....	\$34,723 20

## III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,730 00
Losses unadjusted, including all reported and supposed losses.....	7,570 00
Net amount of unpaid losses and claims.....	\$10,300 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$8,694 24
Reinsurance pro rata on fire risks running more than one year .....	1,681 71
Gross premiums received on all unexpired marine risks....	41,803 60
Amount required to safely reinsure all outstanding risks.....	52,179 55



Amount reclaimable on perpetual fire policies.....	\$213 75
All other demands against the company, viz : for reinsurance.....	691 70
Total amount of liabilities, except capital stock.....	<u>\$63,385 00</u>
Capital actually paid up in cash.....	<u>150,000 00</u>
Aggregate of all liabilities, including stock.....	<u><u>\$213,385 00</u></u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums received in cash.....	\$21,072 66	\$24,786 90	
Deduct reinsurance, rebate and return premiums.....	458 11	2,679 71	
Net cash received for premiums.....	<u>\$20,614 55</u>	<u>\$22,107 19</u>	\$42,721 74
Bills and notes received for premiums remaining unpaid...		<u>\$28,151 59</u>	
Received for interest on bonds and mortgages.....			158 50
Received for interest and dividends from all other sources.....			1,480 24
Income from all other sources, viz : surveys and policy fees.....			450 00
Deposit premiums received for perpetual fire risks.....		<u>\$213 75</u>	
Aggregate amount of income received in cash.....			<u><u>\$44,364 98</u></u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (marine) ....	\$5,744 03
Paid for commissions or brokerage.....	3,758 08
Salaries and other charges of officers.....	1,827 96
Paid for State, national and local taxes .....	81 00
All other expenditures.....	2,446 39
Deposit premiums returned on perpetual fire risks .....	<u>\$1,930 39</u>
Aggregate amount of expenditures in cash .....	<u><u>\$13,857 46</u></u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine risks.</i>	<i>Premiums.</i>
Written during the year.....	\$1,541,323	-	\$1,144,848	-
Deduct those terminated.....	246,225	-	423,783	-
In force December, 31, 1873	<u>\$1,295,098</u>	<u>-</u>	<u>\$721,065</u>	<u>-</u>
Deduct amount reinsured.....	25,000	-	58,750	-
Net amount in force .....	<u>\$1,270,098</u>	<u>\$19,496 65</u>	<u>\$662,315</u>	<u>\$41,803 60</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (marine) .....	\$177,085 00
Premiums received.....	<u>9,780 73</u>

## TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

S. A. KENT, *President.*WILLIAM E. ROLLO, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	500,000 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$30,611 10
Interest accrued on bond and mortgage loans .....	1,172 35
United States 10-40 registered bonds, market value.....	550,475 00
Loans secured by collaterals .....	85,500 00
Cash in the company's principal office and in bank.....	26,282 34
Interest due and accrued on collateral loans.....	1,339 15
Gross premiums in due course of collection .....	34,657 51
Bills receivable, not matured, taken for fire, marine and inland risks.....	2,599 58
All other property belonging to the company, viz: salvage, \$9,012.55; due for reinsurance, \$4,459.67; total.....	13,472 22
Aggregate of all the admitted assets of the company, at their actual value .....	\$746,109 25

## UNADMITTED ASSETS.

Office furniture .....	\$2,150 87
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## III. LIABILITIES.

Net amount of unpaid losses and claims, (unadjusted) .....	\$11,650 00
Reinsurance at 50 per cent. of premiums on fire risks run- ning one year or less.....	\$84,236 72
Reinsurance pro rata on fire risks running more than one year.....	12,768 00
Reinsurance at 50 per cent. of premiums on inland risks...	3,582 60
Gross premiums received on all unexpired marine risks....	3,945 45
Amount required to safely reinsure all outstanding risks.....	104,532 77
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	3,986 07
Total amount of liabilities, except capital stock and net surplus....	\$120,168 84
Capital actually paid up in cash.....	500,000 00
Surplus beyond capital.....	125,940 41
Aggregate of all liabilities, including stock and net surplus.....	\$746,109 25

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross premiums received in cash.....	\$333,031 56	\$161,817 65	
Deduct reinsurance, rebate and return pre- miums .....	55,717 12	65,401 71	
Net cash received for premiums .....	<u>\$277,314 44</u>	<u>\$96,415 94</u>	\$373,730 38
Bills and notes received for premiums remaining unpaid...		\$2,599 58	
Received for interest on bonds and mortgages.....			2,488 87
Received for interest and dividends from all other sources .....			30,441 67
Aggregate amount of income received in cash.....			<u>\$406,660 92</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Marine and Inland.</i>	
Gross amount paid for losses.....	\$109,229 07	\$61,440 38	
Deduct salvage, reinsurance.....	-	31,145 24	
Net amount paid for losses .....	<u>\$109,229 07</u>	<u>\$30,295 14</u>	\$139,524 21
Cash dividends actually paid.....			50,000 00
Paid for commissions or brokerage.....			22,077 83
Salaries and other charges of officers, clerks and other employees.....			19,559 23
Paid for State, national and local taxes .....			1,131 87
All other expenditures, viz: printing, supplies, etc., \$6,783.94; postage and express, \$883.56; rent, \$3,933.33; general expenses, \$17,264.31; total.....			28,865 14
Aggregate amount of expenditures in cash.....			<u>\$261,158 28</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.			
	<i>Fire risks.</i>	<i>Premiums.</i>	<i>Marine and Inland risks.</i>	<i>Premiums.</i>
In force December 31, 1872...	\$9,321,950	\$115,426 49	\$628,640	\$6,125 00
Written during the year.....	26,330,031	333,031 56	15,916,380	161,817 65
Total.....	<u>\$35,651,981</u>	<u>\$448,458 05</u>	<u>\$16,545,020</u>	<u>\$167,942 65</u>
Deduct those terminated.....	18,716,012	259,302 00	15,423,110	156,832 00
In force December 31, 1873...	\$16,935,969	\$189,156 05	\$1,121,910	\$11,110 65
Deduct amount reinsured.....	215,750	1,932 60	-	-
Net amount in force .....	<u>\$16,720,219</u>	<u>\$187,223 45</u>	<u>\$1,121,910</u>	<u>\$11,110 65</u>

# INSURANCE COMPANIES OF OTHER STATES.

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## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$162,675 00
Premiums received .....	2,123 64
Losses paid on risks taken .....	394 39
Losses incurred in Maine.....	394 39

## TRADERS AND MECHANICS' INSURANCE COMPANY.

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

O. B. COBURN, *President.*

E. M. TUCKE, *Secretary.*

### I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

### II. ASSETS.

Loans on bond and mortgage, (first liens).....	\$40,500 00
Interest due on bond and mortgage loans .....	903 37
Stocks and bonds owned by the company, market value.....	77,625 00
Loans secured by collaterals .....	3,000 00
Cash in bank .....	2,645 61
Interest due and accrued on stocks not included in "market value,"....	157 50
Interest due and accrued on collateral loans .....	61 93
Gross premiums in due course of collection .....	5,369 21

Aggregate of all the admitted assets of the company at their actual value .....	\$130,262 62
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### III. LIABILITIES.

Losses adjusted and unpaid.....	\$240 00
Losses resisted, including interest, costs and expenses.....	1,250 00
Net amount of unpaid losses and claims .....	\$1,490 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$12,269 52
Reinsurance pro rata on fire risks running more than one year.....	10,099 39
Amount required to safely reinsure all outstanding risks.....	22,368 91
All other demands against the company, viz: commissions and other charges due agents.....	788 24
Total amount of liabilities, except capital stock and net surplus.....	\$24,899 15

Capital actually paid up in cash.....	\$100,000 00
Surplus beyond capital.....	5,363 47
Aggregate of all liabilities, including stock and net surplus.....	<u>\$130,262 42</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$32,433 28
Deduct reinsurance, rebate and return premiums.....	869 02
Net cash received for premiums, (fire).....	\$31,564 26
Received for interest on bonds and mortgages.....	2,823 43
Received for interest and dividends from all other sources.....	5,646 33
Aggregate amount of income received in cash.....	<u>\$40,134 02</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$37,096 01
Cash dividends actually paid.....	8,000 00
Paid for commissions or brokerage.....	4,239 22
Salaries and other charges of officers, clerks and other employees.....	2,464 87
Paid for State, national and local taxes.....	1,794 44
All other expenditures.....	761 96
Aggregate amount of expenditures in cash.....	<u>\$54,356 52</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$3,455,645	\$44,382 03
Written during the year.....	2,434,259	33,419 46
Total.....	\$5,889,904	\$77,802 36
Deduct those terminated.....	2,374,796	20,808 47
In force December 31, 1873.....	\$3,515,108	\$46,993 91
Deduct amount reinsured.....	3,000	37 50
Net amount in force.....	<u>\$3,512,108</u>	<u>\$46,956 41</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken.. ..	\$146,967 00
Premiums received .....	<u>2,309 10</u>

## WESTCHESTER FIRE INSURANCE COMPANY.

NEW ROCHELLE, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

GEORGE J. PENFIELD, *President*.GEORGE B. CRAWFORD, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Real estate owned by the company, unincumbered.....	\$28,500 00
Loans on bond and mortgage, (first liens) .....	202,100 00
Interest due and accrued on bond and mortgage loans.....	4,250 74
Stocks and bonds owned by the company, market value.....	242,273 00
Loans secured by collaterals .....	1,000 00
Cash in the company's principal office and in bank.....	49,418 76
Interest due and accrued on stocks not included in "market value,".....	1,247 07
Interest due and accrued on collateral loans.....	35 12
Gross premiums in due course of collection.....	121,419 38
All other property belonging to the company, viz: salvage, \$1,543.17; due for reinsurance, \$1,000; total.....	2,543 17
Aggregate of all the admitted assets of the company, at their actual value .....	\$652,787 24

## UNADMITTED ASSETS.

Office furniture, safes, etc.....	\$3,000 00
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## III. LIABILITIES.

Losses adjusted and unpaid.....	\$6,480 14
Losses unadjusted, including all reported and supposed losses.....	21,766 52
Net amount of unpaid losses and claims .....	\$28,246 66
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$262,955 61
Reinsurance pro rata on fire risks running more than one year.....	70,411 86
Amount required to safely reinsure all outstanding risks .....	333,367 47
Cash dividends to stockholders remaining unpaid.....	519 60
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers.....	11,294 10
Total amount of liabilities, except capital stock and net surplus.....	\$373,427 83

## STOCK FIRE AND FIRE-MARINE

Capital actually paid up in cash.....	\$200,000 00
Surplus beyond capital.....	79,359 41
Aggregate of all liabilities, including stock and net surplus .....	<u>\$652,787 24</u>

## IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$759,130 76
Deduct reinsurance, rebate and return premiums.....	72,737 95
Net cash received for premiums, (fire).....	\$686,392 81
Received for interest on bonds and mortgages.....	15,640 19
Received for interest and dividends from all other sources.....	9,865 53
Income from all other sources, viz: rents.....	200 00
Aggregate amount of income received in cash.....	<u>\$712,098 53</u>

## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$463,519 95
Cash dividends actually paid.....	19,946 55
Paid for commissions or brokerage.....	93,217 84
Salaries and other charges of officers, clerks and other employees...	20,465 54
Paid for State, national and local taxes .....	14,213 58
All other expenditures, viz: advertising and supplies, \$12,524.34; postage, printing, etc., \$16,597.54; rent and other expenses, \$24,760.45; total.....	53,882 33
Aggregate amount of expenditures in cash.....	<u>\$665,245 79</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	Fire risks.	Premiums.
In force December 31, 1872.....	\$60,048,040	\$633,803 08
Written during the year.....	58,199,512	759,130 76
Total.....	\$118,247,552	\$1,392,933 84
Deduct those terminated.....	64,383,531	716,512 53
In force December 31, 1873 .....	\$53,864,021	\$676,421 31
Deduct amount reinsured .....	820,605	9,686 37
Net amount in force .....	<u>\$53,043,416</u>	<u>\$666,734 94</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$861,900 00
Premiums received .....	12,928 61
Losses paid on risks taken.....	6,945 29
Losses incurred in Maine.....	<u>2,702 39</u>

## WORKINGMEN'S NATIONAL FIRE INSURANCE CO.

NEW ORLEANS, LA.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1873.

GEORGE B. DYCHE, *President.*E. H. ANGAMAR, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	207,255 00

## II. ASSETS.

Loans on bond and mortgage, (first liens) .....	\$105,466 00
Interest due on bond and mortgage loans .....	2,109 32
Stocks and bonds owned by the company, market value.....	109,347 00
Loans secured by collaterals .....	2,101 74
Cash in the company's principal office.....	8,642 97
Interest due and accrued on stocks not included in "market value".....	2,940 00
Gross premiums in due course of collection.....	17,215 05

Aggregate of all the admitted assets of the company, at their actual value.....	\$247,822 08
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## UNADMITTED ASSETS.

Stockholders' notes for capital subscribed .....	\$23,535 00
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## III. LIABILITIES.

Amount required to safely reinsure all outstanding risks, (50 per cent. of premiums) .....	\$12,695 91
Due and to become due for stock purchased on time.....	5,527 50
All other demands against the company, viz: commissions and other charges .....	8,463 94
Total amount of liabilities, except capital stock and net surplus.....	\$26,587 35
Capital actually paid up in cash.....	207,255 00
Surplus beyond capital.....	13,879 73

Aggregate of all liabilities, including stock and net surplus .....	\$247,822 08
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## IV. INCOME DURING THE YEAR.

Net cash received for premiums, (fire) .....	\$8,176 78
Aggregate amount of income received in cash.....	\$8,176 78



## V. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$1,780 44
Paid for commissions or brokerage.....	8,463 94
Salaries and other charges of officers, clerks and other employees.....	4,140 00
Paid for State, national and local taxes.....	460 50
Aggregate amount of expenditures in cash .....	<u>\$14,844 88</u>

## VI. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year.....	\$1,302,535	\$25,391 83
Deduct those terminated.....	<u>51,100</u>	<u>311 66</u>
Net amount in force.....	<u>\$1,251,435</u>	<u>\$25,080 17</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire) .....	\$13,750 00
Premiums received .....	<u>482 19</u>

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# MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES,  
AUTHORIZED TO TRANSACT BUSINESS IN THE STATE  
OF MAINE, SHOWING THEIR CONDITION ON  
THE 31<sup>ST</sup> DAY OF DECEMBER, 1873.

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# FARMERS' MUTUAL FIRE INSURANCE COMPANY.

YORK, PENN.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

HENRY KRABER, *President.*

DAVID STRICKLER, *Secretary.*

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$20,000 00
Loans on bond and mortgage, (first liens) .....	49,582 50
Interest accrued on bond and mortgage loans.....	441 14
Stocks and bonds owned by the company, market value.....	44,055 00
Loans secured by collaterals .....	15,600 00
Amount of all other loans, viz: on judgments duly entered and being first liens on the fee simple.....	13,145 83
Cash in the company's principal office and in bank.....	29,605 65
Interest due and accrued on collateral loans.....	1,528 52
Gross premiums in due course of collection.....	17,202 28
All other property belonging to the company, viz: rents due and accrued .....	55 50
Premium notes in force.....	<u>\$602,617 66</u>

Aggregate of all the admitted assets of the company, at their actual value .....	<u><u>\$191,216 42</u></u>
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## UNADMITTED ASSETS.

Loans on personal security.....	<u>\$37,060 83</u>
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## II. LIABILITIES.

Losses adjusted and unpaid.....	\$3,113 04
Losses unadjusted, including all reported and supposed losses.....	2,530 00
Losses resisted, including interest, costs and expenses.....	<u>11,305 74</u>
Net amount of unpaid losses and claims.....	\$16,948 78

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$67,828 25
Reinsurance pro rata on fire risks running more than one year.....	65,198 86
Amount required to safely reinsure all outstanding risks.....	\$133,027 11
Amount reclaimable on perpetual fire policies.....	4,051 08
Due and accrued for salaries, rent and other expenses.....	104 67
All other demands against the company, viz: taxes and assessments.....	1,322 00
Total amount of liabilities, except net surplus.....	\$155,453 64
Net surplus.....	35,762 78
Aggregate of all liabilities, including net surplus.....	<u>\$191,216 42</u>

## III. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$246,042 68
Deduct reinsurance, rebate and return premiums.....	19,690 15
Net cash received for premiums, (fire).....	\$226,352 53
Received for interest on bonds and mortgages.....	1,887 50
Received for interest and dividends from all other sources.....	8,454 91
Income from all other sources, viz: rent, \$400.25; reinsurance on policies cancelled, \$237.15; additional premiums, permits, etc., \$755.10; total.....	1,392 50
Deposit premiums received for perpetual fire risks.....	<u>\$382 50</u>
Aggregate amount of income received in cash.....	<u>\$238,087 44</u>

## IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$123,400 95
Deduct salvage, reinsurance.....	133 62
Net amount paid for losses, (fire).....	\$123,267 33
Paid for commissions or brokerage.....	43,474 68
Salaries and other charges of officers, clerks and other employees.....	9,381 09
Paid for State, national and local taxes.....	2,341 95
All other expenditures, viz: traveling expenses, \$2,008.34; local board, \$318.11; printing, supplies, etc., \$6,628.87; total.....	8,955 32
Deposit premiums returned on perpetual fire risks.....	<u>\$50 00</u>
Aggregate amount of expenditures in cash.....	<u>\$187,426 37</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872 .....	\$30,079,596	\$395,417 63
Written during the year.....	15,807,272	237,208 10
Total .....	\$45,886,868	\$632,625 73
Deduct those terminated.....	15,596,359	215,777 37
In force December 31, 1873.....	\$30,290,509	\$416,848 36
Deduct amount reinsured.....	39,058	661 58
Net amount in force .....	\$30,251,451	\$416,186 78

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire,).....	\$49,950 00
Premiums received .....	828 65

## HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

AUGUSTUS STORY, *President.*T. H. JOHNSON, *Secretary.*

## I. ASSETS.

Real estate owned by the company, unincumbered .....	\$55,000 00
Loans on bond and mortgage, (first liens).....	6,500 00
Interest due on bond and mortgage loans .....	77 77
Stocks and bonds owned by the company, market value .....	193,690 50
Loans secured by collaterals .....	12,842 58
Cash in the company's principal office and in bank.....	23,527 05
Interest due and accrued on stocks not included in "market value,".....	1,662 08
Interest due and accrued on collateral loans.....	291 65
Gross premiums in due course of collection.....	671 87
Aggregate of all the admitted assets of the company, at their actual value .....	\$294,263 50

## II. LIABILITIES

Losses unadjusted, including all reported and supposed losses.....	\$1,200 00	
Losses resisted, including interest, costs and expenses .....	700 00	
Net amount of unpaid losses and claims.....		\$1,900 00
Reinsurance, at 50 per cent. of premiums on fire risks running one year or less.....	\$19,067 96	
Reinsurance, pro rata on fire risks running more than one year.....	155,017 92	
Amount required to safely reinsure all outstanding risks.....		174,085 88
All other demands against the company, viz: commissions and other charges due and to become due to agents and brokers, etc.....		231 78
Total amount of liabilities, except net surplus .....	\$176,217 66	
Net surplus.....	118,045 84	
Aggregate of all liabilities, including net surplus .....	\$294,263 50	

## III. INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$112,751 28
Received for interest on bonds and mortgages.....	563 94
Received for interest and dividends from all other sources.....	14,640 15
Income from all other sources, viz: rents .....	2,481 61
Aggregate amount of income received in cash.....	\$130,436 98

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$119,094 07
Cash dividends actually paid .....	7,832 99
Paid for commissions or brokerage.....	17,698 26
Salaries and other charges of officers, clerks and other employees.....	7,536 33
Paid for State, national and local taxes .....	1,909 90
All other expenditures, viz: general expenses.....	2,575 65
Aggregate amount of expenditures in cash.....	\$156,647 10

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$22,310,849	\$331,247 16
Written during the year.....	7,780,547	112,848 15
Total.....	\$30,091,396	\$444,095 31
Deduct those terminated.....	7,253,071	95,923 65
Net amount in force.....	\$22,838,325	\$348,171 76

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$808,035 00
Premiums received.....	9,641 99
Losses paid on risks taken.....	6,734 07
Losses incurred in Maine.....	<u>6,734 07</u>

## QUINCY MUTUAL FIRE INSURANCE COMPANY.

## QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

J. W. MUNROE, *President*.CHARLES A. HOWLAND, *Secretary*.

## I. ASSETS.

Real estate owned by the company, unincumbered.....	\$8,300 00
Loans on bond and mortgage, (first liens,).....	49,650 00
Interest due and accrued on bond and mortgage loans.....	1,016 29
Stocks and bonds owned by the company, market value .....	128,304 50
Loans secured by collaterals .....	29,100 00
Amount of all other loans, viz: town of Quincy.....	10,000 00
Cash in the company's principal office and in bank.....	14,335 99
Interest due and accrued on collateral loans and stocks.....	4,696 58
Gross premiums in due course of collection.....	14,389 55

Aggregate of all the admitted assets of the company, at their actual value..... \$259,792 91

## UNADMITTED ASSETS.

Loans on personal security.....	<u>\$470 73</u>
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## II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,475 00
Losses unadjusted, including all reported and supposed losses.....	<u>350 00</u>
Net amount of unpaid losses and claims, (unadjusted).....	\$2,825 00
Amount required to safely reinsure all outstanding risks, (50 per cent. of premiums) .....	203,550 68
Cash dividends to stockholders remaining unpaid.....	250 00



Due and accrued for salaries, rent and other expenses.....	\$200 34
All other demands against the company, viz: taxes and assessments.....	155 43
Total amount of liabilities, except net surplus.....	<u>\$206,981 45</u>
Net surplus.....	<u>52,811 46</u>
Aggregate of all liabilities, including net surplus.....	<u><u>\$259,792 91</u></u>

## III. INCOME DURING THE YEAR.

Net cash received for premiums, (fire).....	\$90,123 69
Received for interest on bonds and mortgages.....	4,487 15
Received for interest and dividends from all other sources.....	12,151 73
Income from all other sources, viz: rents.....	120 00
Aggregate amount of income received in cash.....	<u><u>\$106,882 57</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses, (fire).....	\$374,919 34
Cash dividends actually paid.....	4,983 89
Paid for commissions or brokerage.....	13,787 48
Salaries and other charges of officers, clerks and other employees.....	9,972 80
Paid for State, national and local taxes.....	2,936 00
All other expenditures, viz: printing, supplies, postage, etc.....	4,444 61
Aggregate amount of expenditures in cash.....	<u><u>\$411,044 12</u></u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$36,974,689	\$588,032 51
Written during the year.....	6,041,199	90,123 69
Total.....	<u>\$43,015,828</u>	<u>\$678,156 21</u>
Deduct those terminated.....	17,390,208	273,118 26
Net amount in force.....	<u><u>\$25,685,620</u></u>	<u><u>\$405,037 95</u></u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$33,000 00
Premiums received.....	<u><u>363 96</u></u>

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# INSURANCE COMPANIES OF FOREIGN COUNTRIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
INSURANCE COMPANIES OF FOREIGN COUNTRIES, OR  
OF THEIR UNITED STATES BRANCHES, SHOW-  
ING THEIR CONDITION ON THE 31<sup>ST</sup>  
DAY OF DECEMBER, 1873.

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# COMMERCIAL UNION ASSURANCE COMPANY.

LONDON, ENGLAND.

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INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

ALFRED GILES, *Chairman.*

ALEX. SUTHERLAND, *Secretary.*

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## CAPITAL.

Capital authorized .....	\$12,500,000 00
Capital actually paid up in cash .....	<u>1,250,000 00</u>

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## UNITED STATES BRANCH.

OFFICE, No. 10 PINE STREET, . . . . NEW YORK.

ELIJAH ALLIGER, *General Agent.*

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### I. ASSETS IN U. S.

United States bonds, market value.....	\$451,750 00
Cash in the company's principal office and in bank.....	17,142 45
Gross premiums in due course of collection.....	71,341 07
Bills receivable, not matured, taken for fire risks.....	1,260 00
All other property belonging to the company, viz: due for reinsurance ..	<u>10,631 34</u>
Aggregate of all the admitted assets at their actual value.....	<u>\$552,124 86</u>

### II. LIABILITIES IN U. S.

Losses adjusted and unpaid.....	\$10,382 34
Losses unadjusted, including all reported and supposed losses.....	34,821 25
Losses resisted, including interest, cost and expenses.....	<u>1,953 50</u>
Net amount of unpaid losses and claims.....	\$47,157 09

Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$242,164 27
Reinsurance pro rata on fire risks running more than one year.....	26,176 43
Amount required to safely reinsure all outstanding risks.....	\$268,340 70
All other demands against the company, viz: commissions and other charges due agents and brokers.....	7,385 74
Aggregate of all liabilities.....	<u>\$322,883 53</u>

## III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$776,043 15
Deduct reinsurance, rebate and return premiums.....	119,405 99
Net cash received for premiums, (fire).....	<u>\$656,637 16</u>
Aggregate amount of income received in cash.....	<u>\$656,637 16</u>

## IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$357,377 43
Deduct salvage, reinsurance.....	4,601 28
Net amount paid for losses, (fire).....	<u>\$352,776 15</u>
Paid for commissions or brokerage.....	98,495 57
Salaries and other charges of officers, clerks and other employees.....	41,231 88
Paid for State, national and local taxes.....	11,073 72
Aggregate amount of expenditures in cash.....	<u>\$503,577 32</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS IN U. S.

	Fire risks.	Premiums.
In force December 31, 1872.....	\$32,860,838	\$391,736 90
Written during the year.....	67,376,811	811,443 12
Total.....	<u>\$100,237,649</u>	<u>\$1,203,180 02</u>
Deduct those terminated.....	58,049,194	643,122 69
In force December 31, 1878.....	\$42,188,456	\$560,067 33
Deduct amount reinsured.....	2,817,135	32,185 19
Net amount in force.....	<u>\$39,371,320</u>	<u>\$527,872 14</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$355,577 00
Premiums received.....	5,641 32
Losses paid on risks taken.....	7,114 43
Losses incurred in Maine.....	<u>10,843 13</u>

## IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

THOMAS J. GIBB, *Chairman.*WILLIAM LYALL, *Managing Director.*

## CAPITAL.

Capital authorised.....	\$8,000,000 00
Capital actually paid up in cash .....	3,500,000 00

## UNITED STATES BRANCH.

OFFICE, No. 44 PINE STREET, . . . NEW YORK.

E. M. ARCHIBALD,

E. W. CROWELL,

*Chairman Local Board.**Resident Manager.*

## I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value.....	\$731,006 66
Cash in the company's principal office and in bank.....	80,675 12
Gross premiums in due course of collection.....	90,582 38
Bills receivable, not matured, taken for fire risks.....	1,732 48
All other property belonging to the company.....	500 00
Aggregate of all the admitted assets at their actual value.....	<u>\$904,496 64</u>

## II. LIABILITIES IN U. S.

Losses adjusted and unpaid.....	\$10,848 43
Losses unadjusted, including all reported and supposed losses.....	28,206 90
Losses resisted, including interest, costs and expenses.....	35,154 00
Net amount of unpaid losses and claims.....	<u>\$74,209 33</u>
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$414,056 14
Reinsurance pro rata on fire risks running more than one year.....	89,139 68
Amount required to safely reinsure all outstanding risks.....	503,186 77
Due and accrued for salaries, rent and other expenses.....	1,666 67
Aggregate of all liabilities.....	<u>\$579,062 77</u>

## III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$1,298,469 83	
Deduct reinsurance, rebate and return premiums.....	323,918 07	
Net cash received for premiums, (fire).....		\$974,551 76
Bills and notes received for premiums remaining unpaid...	\$1,732 48	
Received for interest and dividends from all sources.....		1,883 02
Received from home office.....	\$172,422 53	
Aggregate amount of income received in cash.....		\$976,434 78

## IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$959,268 06	
Deduct salvage, reinsurance.....	29,894 30	
Net amount paid for losses, (fire).....		\$929,373 76
Paid for commissions or brokerage.....		139,677 31
Salaries and other charges of officers, clerks and other employees.....		100,960 52
Paid for State, national and local taxes.....		36,052 01
All other expenditures, viz: rent, advertising, postage, express, etc.....		90,445 04
Aggregate amount of expenditures in cash.....		\$1,296,508 64

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$116,720,112	\$1,364,897 79
Written during the year.....	109,881,534	1,206,119 92
Total.....	\$226,601,646	\$2,571,017 71
Deduct those terminated.....	144,098,133	1,553,928 79
In force December 31, 1873.....	\$82,503,513	\$1,017,088 92
Deduct amount reinsured.....	1,099,281	10,715 37
Net amount in force.....	\$81,404,232	\$1,006,373 55

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$222,594 00
Premiums received.....	2,856 70
Losses paid on risks taken.....	14,622 79
Losses incurred in Maine.....	13,127 50

## LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1836.

THOMAS BROCKLEBANK, *Chairman.*HENRY THOMSON, *Secretary.*

## CAPITAL.

Capital authorised.....	\$10,000,000 00
Capital actually paid up in cash.....	<u>1,958,760 00</u>

## UNITED STATES BRANCH.

OFFICE, No. 45 WILLIAM STREET, . . . NEW YORK.

ALFRED PELL, *Resident Manager.*J. E. PULSFORD, *Resident Secretary.*

## I. ASSETS IN U. S.

Real estate owned by the company, unincumbered.....	\$424,000 00
Loans on bond and mortgage, (first liens) .....	1,032,400 00
Stocks and bonds owned by the company, market value.....	1,228,100 00
Loans secured by collaterals.....	2,223 65
Cash in the company's principal office and in bank.....	328,164 32
Gross premiums in due course of collection.....	354,898 33
Bills receivable, not matured, taken for fire risks.....	<u>13,682 51</u>
Aggregate of all the admitted assets at their actual value.....	<u>\$3,383,468 81</u>

## II. LIABILITIES IN U. S.

Losses unadjusted, including all reported and supposed losses.....	\$150,000 00
Losses resisted, including interest, costs and expenses.....	<u>131,194 17</u>
Net amount of unpaid losses and claims.....	\$281,194 17
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$1,293,873 35
Reinsurance pro rata on fire risks running more than one year .....	<u>215,061 84</u>
Amount required to safely reinsure all outstanding risks .....	1,508,935 19



Amount reclaimable on perpetual fire policies.....	\$296,559 47
All other demands against the company, viz: commissions and other charges due agents and brokers, \$70,796 66; reinsurance fund and other liabilities, except capital, under the life insurance or other special department, \$114,760.73; total.....	185,557 38
Aggregate of all liabilities .....	<u>\$2,272,246 21</u>

### III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$3,524,810 08
Deduct reinsurance, rebate and return premiums.....	396,938 25
Net cash received for premiums, (fire).....	\$3,127,871 83
Received for interest on bonds and mortgages.....	112,198 95
Income from all other sources, viz: rent, \$37,187.55; life account, \$20,320.39; total.....	57,507 94
Deposit premiums received for perpetual fire risks.....	<u>\$20,270 20</u>
Aggregate amount of income received in cash.....	<u>\$3,297,578 72</u>

### IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$2,000,196 40
Deduct salvage, reinsurance .....	19,962 05
Net amount paid for losses, (fire).....	\$1,980,234 35
Paid for commissions or brokerage.....	457,171 39
Salaries and other charges of officers, clerks and other employees.....	183,414 44
Paid for State, national and local taxes.....	46,346 85
All other expenditures, viz: rent, advertising, postage, express, etc.....	181,838 51
Life expenditures.....	25,264 45
Deposit premium returned on perpetual risks.....	<u>\$19,728 56</u>
Aggregate amount of expenditures in cash.....	<u>\$2,874,269 99</u>

### V. MISCELLANEOUS.

#### RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$278,869,431	\$3,231,761 68
Written during the year.....	348,365,416	3,524,810 08
Total .....	\$627,234,847	\$6,756,571 76
Deduct those terminated.....	414,120,691	3,775,660 96
In force December 31, 1873 .....	\$213,114,156	\$2,980,910 80
Deduct amount reinsured .....	9,711,282	74,114 10
Net amount in force.....	<u>\$203,402,874</u>	<u>\$2,906,796 70</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,294,370 00
Premiums received .....	18,943 55
Losses paid on risks taken.....	<u>22,196 60</u>

## LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN 1720.

ROBERT GILLESPIE, *Governor.*JOHN P. LAURENCE, *Secretary.*

## CAPITAL.

Capital actually paid up in cash.....	<u>\$2,241,375 00</u>
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## UNITED STATES BRANCH.

OFFICE, No. 88 WALL STREET, . . . NEW YORK.

FRAME, HARE AND LOCKWOOD, *Managers.*

## I. ASSETS IN U. S.

United States bonds .....	\$525,900 00
Cash in bank.....	<u>35,238 27</u>
Aggregate of all the admitted assets at their actual value.....	<u>\$561,138 27</u>

## II. LIABILITIES IN U. S.

Net amount of unpaid losses and claims, (unadjusted) .....	\$8,000 00
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$167,723 70
Reinsurance pro rata on fire risks running more than one year .....	<u>77,344 06</u>
Amount required to safely reinsure all outstanding risks.....	245,067 76
Aggregate of all liabilities.....	<u>\$253,067 76</u>

## III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash .....	\$484,094 13	
Deduct reinsurance, rebate and return premiums.....	59,105 48	
Net cash received for premiums, (fire) .....		\$424,988 65
Received for interest and dividends from all sources .....		4,259 03
Aggregate amount of income received in cash.....		<u>\$429,247 68</u>

## IV. EXPENDITURES IN U. S. DURING THE YEAR.

Gross amount paid for losses.....	\$215,483 81	
Deduct salvage, reinsurance.....	5,154 78	
Net amount paid for losses, (fire).....		\$210,329 03
Paid for commissions or brokerage.....		49,703 42
Salaries and other charges of officers, clerks and other employees.....		32,504 82
Paid for State, national and local taxes .....		15,373 21
All other expenditures, viz: general expenses.....		45,691 18
Aggregate amount of expenditures in cash ..		<u>\$353,601 66</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$30,659,131	\$291,736 54
Written during the year.....	47,572,898	424,988 65
Total .....	\$78,232,029	\$716,725 19
Deduct those terminated.....	39,916,735	278,784 52
Net amount in force.....	<u>\$38,315,294</u>	<u>\$437,940 67</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$346,420 00
Premiums received .....	4,173 12
Losses paid on risks taken.....	<u>6,067 52</u>

## NORTH BRITISH AND MERCANTILE INSURANCE CO.

LONDON AND EDINBURGH, G. B.

INCORPORATED IN 1809. COMMENCED BUSINESS IN 1809.

DAVID SMITH, *General Manager.*JOHN OGILVIE, *Secretary.*

## CAPITAL.

Capital authorized.....	\$10,000,000 00
Capital actually paid up in cash.....	1,250,000 00

## UNITED STATES BRANCH.

OFFICE, No. 112 AND 114 BROADWAY, . . . NEW YORK.

CHARLES E. WHITE, *Manager.*

## I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value.....	\$1,286,397 00
Cash in the company's principal office and in bank.....	313,943 29
Gross premiums in due course of collection.....	36,773 22
Bills receivable, not matured, taken for fire risks.....	2,711 06
Aggregate of all the admitted assets at their actual value.....	\$1,639,824 57

## UNADMITTED ASSETS.

Office furniture.....	\$7,983 25
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## II. LIABILITIES IN U. S.

Losses adjusted and unpaid.....	\$5,417 94
Losses unadjusted, including all reported and supposed losses.....	39,155 61
Losses resisted, including interest, costs and expenses.....	31,700 00
Net amount of unpaid losses and claims.....	\$76,273 55
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$629,597 92
Reinsurance pro rata on fire risks running more than one year.....	170,503 65
Amount required to safely reinsure all outstanding risks.....	800,101 57
Aggregate of all liabilities.....	\$876,375 12

## III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$1,648,091 02
Deduct reinsurance, rebate and return premiums.....	227,039 75
Net cash received for premiums, (fire).....	\$1,421,051 27
Received for interest and dividends from all sources.....	81,286 81
Income from all other sources, viz : premium on gold.....	3,210 63
Aggregate amount of income received in cash.....	<u>\$1,505,548 71</u>

## IV. EXPENDITURES IN U. S. DURING THE YEAR.

Net amount paid for losses, (fire).....	\$949,192 85
Paid for commissions or brokerage.....	205,177 72
Salaries and other charges of officers, clerks and other employees.....	104,578 39
Paid for State, national and local taxes .....	30,700 18
All other expenditures, viz: rent, postage, express, etc.....	105,089 16
Aggregate amount of expenditures in cash .....	<u>\$1,394,738 30</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$144,203,842	\$1,709,590 81
Written during the year.....	146,719,544	1,648,091 02
Total.....	<u>\$290,923,386</u>	<u>\$3,357,681 83</u>
Deduct those terminated .....	178,984,399	1,814,313 22
Net amount in force.....	<u>\$111,938,987</u>	<u>\$1,543,368 61</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$2,594,966 00
Premiums received .....	41,118 23
Losses paid on risks taken.....	22,098 87
Losses incurred in Maine.....	<u>27,081 33</u>

## QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

JAMES M. WILSON, *Manager*.THOMAS W. THOMSON, *Sub-Manager*.

## CAPITAL.

Capital authorised .....	\$10,000,000 00
Capital actually paid up in cash.....	899,000 00

## UNITED STATES BRANCH.

OFFICE, No. 216 BROADWAY, . . . NEW YORK.

WILLIAM H. ROSS, *Manager*.

## I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value.....	\$846,700 00
Cash in bank .....	50,962 16
Interest due and accrued on stocks not included in "market value,".....	333 33
Gross premiums in due course of collection .....	22,742 50
Aggregate of all the admitted assets at their actual value .....	\$920,737 99

## UNADMITTED ASSETS.

Office furniture .....	\$3,330 13
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## II. LIABILITIES IN U. S.

Losses unadjusted, including all reported and supposed losses.....	\$41,312 91
Losses resisted, including interest, costs and expenses.....	14,328 37
Net amount of unpaid losses and claims.....	\$55,641 28
Reinsurance at 50 per cent. of premiums on fire risks running one year or less .....	\$477,235 46
Reinsurance pro rata on fire risks running more than one year.....	58,603 31
Amount required to safely reinsure all outstanding risks.....	535,838 77

Due and accrued for salaries, rent and other expenses.....	\$1,333 33
All other demands against the company, viz: commissions and other charges due agents and brokers.....	3,411 32
Aggregate of all liabilities.....	<u>\$596,224 70</u>

## III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$1,254,173 49
Deduct reinsurance, rebate and return premiums.....	142,639 48
Net cash received for premiums, (fire).....	\$1,111,534 01
Received for interest and dividends from all sources.....	17,773 02
Aggregate amount of income received in cash.....	<u>\$1,129,307 03</u>

## IV. EXPENDITURES IN U. S. DURING THE YEAR.

Net amount paid for losses, (fire).....	\$595,473 78
Paid for commissions or brokerage.....	164,580 67
Salaries and other charges of officers, clerks and other employees.....	36,345 53
Paid for State, national and local taxes.....	29,986 59
All other expenditures, viz: general expenses.....	35,511 24
Aggregate amount of expenditures in cash.....	<u>\$861,897 81</u>

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
In force December 31, 1872.....	\$70,144,794	\$813,754 41
Written during the year.....	106,364,203	1,290,413 52
Total.....	<u>\$176,508,997</u>	<u>\$2,104,167 93</u>
Deduct those terminated.....	95,707,396	1,028,172 06
In force December 31, 1873.....	\$80,801,601	\$1,075,995 87
Deduct amount reinsured.....	284,708	4,318 32
Net amount in force.....	<u>\$80,516,893</u>	<u>\$1,071,677 55</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,310,078 00
Premiums received.....	17,431 63
Losses paid on risks taken.....	365 90
Losses incurred in Maine.....	<u>365 90</u>

## ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

JOHN H. McLAREN, . . . . . *President and Secretary.*

## CAPITAL.

Capital authorized.....	\$10,000,000 00
Capital actually paid up in cash.....	<u>1,445,475 00</u>

## UNITED STATES BRANCH.

OFFICE, No. 15 DEVONSHIRE STREET, . . . . . BOSTON.

FOSTER AND COLE, *Managers.*

## I. ASSETS IN U. S.

Stocks and bonds owned by the company, market value.....	\$1,434,897 50
Cash in bank.....	70,636 75
Interest due and accrued on stocks not included in "market value,".....	32,674 93
Gross premiums in due course of collection.....	<u>289,774 90</u>
Aggregate of all the admitted assets at their actual value.....	<u>\$1,827,984 08</u>

## II. LIABILITIES IN U. S.

Losses adjusted and unadjusted, including all reported and supposed losses .....	\$118,856 77
Losses resisted, including interest, costs and expenses.....	<u>55,331 03</u>
Net amount of unpaid losses and claims.....	\$174,187 80
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$886,730 18
Reinsurance pro rata on fire risks running more than one year.....	<u>237,323 48</u>
Amount required to safely reinsure all outstanding risks.....	1,124,053 66
Amount reclaimable on perpetual fire policies.....	19,578 62
All other demands against the company, viz: reinsurance fund and other liabilities, except capital, under the life insurance and other special department, \$114,375; commissions due agents and brokers, \$19,409.21;	
total.....	<u>133,784 21</u>
Aggregate of all liabilities.....	<u>\$1,451,604 29</u>



## III. INCOME IN U. S. DURING THE YEAR.

Gross premiums received in cash.....	\$2,322,052 07
Deduct reinsurance, rebate and return premiums.....	259,456 06
Net cash received for premiums, (fire).....	\$2,062,596 01
Received for interest and dividends from all sources.....	69,000 00
Deposit premiums received for perpetual fire risks.....	\$988 80
Aggregate amount of income received in cash.....	\$2,131,596 01

## IV. EXPENDITURES IN U. S. DURING THE YEAR.

Net amount paid for losses, (fire).....	\$1,337,226 94
Paid for commissions or brokerage, salaries, taxes, etc.....	444,719 01
Deposit premium returned on perpetual risks.....	\$4,067 70
Aggregate amount of expenditures in cash.....	\$1,781,945 95

## V. MISCELLANEOUS.

## RISKS AND PREMIUMS IN U. S.

	<i>Fire risks.</i>	<i>Premiums.</i>
Written during the year .....	\$172,181,310	\$2,245,838 80
In force December 31, 1873.....	149,673,024	2,185,313 21
Deduct amount reinsured .....	2,065,436	25,869 33
Net amount in force .....	\$147,607,588	\$2,159,443 88

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$1,696,567 00
Premiums received.....	\$1,142 00
Losses paid on risks taken.....	7,214 26
Losses incurred in Maine.....	9,714 26

**WESTERN ASSURANCE COMPANY.**  
**TORONTO, CANADA**

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN McMURRICH, *President.*

FRED. G. C. LOVELACE, *Secretary.*

**I. CAPITAL.**

Capital authorized.....	\$600,000 00
Capital actually paid up in cash.....	222,696 00
	<u>222,696 00</u>

**II. ASSETS.**

Real estate owned by the company, unincumbered.....	\$23,939 46
Loans on bond and mortgage, (first liens) .....	94,403 03
Interest due and accrued on bond and mortgage loans .....	4,368 05
Stocks and bonds owned by the company, market value.....	329,319 10
Cash in bank.....	68,552 08
Gross premiums in due course of collection .....	2,079 17
Bills receivable, taken for fire, marine and inland risks.....	41,360 00
All other property belonging to the company, viz: rents due and accrued .....	275 00
Aggregate of all the admitted assets of the company, at their actual value.....	<u>\$564,295 89</u>

**III. LIABILITIES.**

Losses unadjusted, including all reported and supposed losses .....	\$33,847 12
Losses resisted, including interest, costs and expenses .....	5,060 00
Total gross amount of claims for losses .....	\$38,907 12
Deduct reinsurance and salvage claims thereon.....	9,791 97
Net amount of unpaid losses and claims.....	\$29,115 15
Reinsurance at 50 per cent. of premiums on fire risks running one year or less.....	\$165,771 65
Reinsurance pro rata on fire risks running more than one year.....	10,114 88
Reinsurance at 50 per cent. of premiums on inland risks. ..	19,426 07
Amount required to safely reinsure all outstanding risks.....	195,312 60
Cash dividends to stockholders remaining unpaid.....	975 51
All other demands against the company, viz: commissions and other charges due agents and brokers.....	3,520 00
Total amount of liabilities, except capital stock and net surplus.....	\$228,923 26
Capital actually paid up in cash.....	222,696 00
Surplus beyond capital.....	112,676 63
Aggregate of all liabilities, including stock and net surplus.....	<u>\$564,295 89</u>

## IV. INCOME DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross premiums received in cash.....	\$374,714 81	\$279,618 57	
Deduct reinsurance, rebate and return pre- miums .....	10,295 73	51,799 57	
Net cash received for premiums .....	<u>\$364,419 08</u>	<u>\$227,819 00</u>	\$592,238 08
Bills and notes received for premiums remaining unpaid...		<u>\$41,360 00</u>	
Received for interest and dividends from all sources.....			26,217 73
Received for calls on capital .....		<u>\$26,002 82</u>	
Aggregate amount of income received in cash.....			<u>\$618,455 81</u>

## V. EXPENDITURES DURING THE YEAR.

	<i>Fire.</i>	<i>Inland.</i>	
Gross amount paid for losses.....	\$233,472 69	\$175,582 00	
Deduct salvage, reinsurance.....	1,639 06	15,339 30	
Net amount paid for losses.....	<u>\$231,833 63</u>	<u>\$160,242 70</u>	\$392,076 33
Cash dividends actually paid.....			29,905 76
Paid for commissions or brokerage, salaries, taxes and general expenses..			127,888 97
Aggregate amount of expenditures in cash.....			<u>\$549,871 06</u>

## VI. MISCELLANEOUS.

	RISKS AND PREMIUMS.		<i>Marine and Inland risks.</i>	
	<i>Fire risks.</i>	<i>Premiums.</i>		<i>Premiums.</i>
In force December 31, 1872...	\$23,346,953	\$377,769 26	\$913,026	\$46,323 31
Written during the year.....	27,486,587	374,714 81	15,648,985	279,618 57
Total.....	<u>\$50,833,540</u>	<u>\$752,484 07</u>	<u>\$16,562,011</u>	<u>\$325,941 88</u>
Deduct those terminated.....	28,136,942	407,373 47	15,749,980	279,666 73
In force December 31, 1873...	\$22,696,598	\$345,110 60	\$812,031	\$46,275 15
Deduct amount reinsured.....	334,083	7,550 20	174,377	7,422 99
Net amount in force .....	<u>\$22,362,515</u>	<u>\$337,560 40</u>	<u>\$637,654</u>	<u>\$38,852 16</u>

## BUSINESS IN THE STATE OF MAINE DURING THE YEAR.

Risks taken, (fire).....	\$97,950 00
Premiums received .....	<u>1,518 18</u>

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## LICENSED BROKERS AND AGENTS.

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LICENSED BROKERS, AND LICENSED AGENTS OF FIRE, FIRE-MARINE  
AND MARINE INSURANCE COMPANIES AUTHORIZED TO  
TRANSACTION BUSINESS IN THE STATE OF MAINE.

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## Sections 50 and 51 of the Insurance Law of Maine.

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**SECT. 50.** No person shall act as agent of any insurance company until he has produced to the commissioner and filed with him a duplicate power of attorney from the company or its authorized agent, authorizing him to act as such agent. Upon filing such power the commissioner shall issue a license to him if the company has received a license to do an insurance business in this State; and such license shall continue until the first day of July then next, and may be renewed from year to year on producing a certificate from the company that his agency is continued. For each such license or renewal thereof the commissioner shall receive the sum of one dollar. And if any person solicits, receives or forwards any risk or application for insurance to any insurance company, without first receiving such license, or fraudulently assumes to be an agent, and thus procures risks and receives money for premiums, he shall forfeit not more than fifty dollars for each offence; but any policy issued on an application thus procured shall bind the company if otherwise valid.

**SECT. 51.** Any person may be licensed by the commissioner as insurance broker to negotiate contracts of insurance, and to effect insurance for others than himself for a compensation, and by virtue thereof he may place risks or effect insurance with any insurance company of this State, or with the agents of any foreign insurance company who have been licensed to do an insurance business in this State, but with no other. For such license he shall pay the sum of five dollars, which shall authorize him thus to act until the first day of July then next; and on payment of the same fee his license may be renewed from year to year afterwards, ending annually on the first day of July. Any person without such license, assuming to act as such broker, shall forfeit not more than fifty dollars.

## LICENSED BROKERS.

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Samuel L. Came.....	Alfred
M. P. Ricker .....	Auburn
Daniel Warren.....	Bangor
F. W. Bartlett.....	Bangor
Isaac W. Patten.....	Bangor
Fred Foster.....	Bangor
F. & E. Reed.....	Bath
A. G. Page.....	Bath
I. M. Boardman.....	Belfast
Frank J. Goodwin & Co.....	Biddeford
Geo. C. Andrews.....	Biddeford
W. W. Cushman.....	Biddeford
J. H. Small & Co.....	Biddeford
Garey & Shaw.....	Biddeford
Wm. P. Burr.....	Brewer
T. H. Barrett.....	Canaan
Milton T. Emery.....	Canaan
A. M. Bradley & Son.....	East Vassalboro
W. F. Lord.....	Kennebunk
Wm. T. Conant.....	Lewiston
Nathan Bowler.....	Liberty
Jas. F. Blunt.....	Mt. Vernon
J. C. Wilson.....	Orono
John Bennett.....	Parsonsfield
J. M. Carpenter.....	Pittston
John B. Hudson.....	Portland
B. Barnes, jr.....	Portland
Ryan & Kelsey.....	Portland
Chas. W. Ford.....	Portland
H. R. Stickney.....	Portland
Henry C. Packard.....	Readfield
Spaulding & Stuart.....	Richmond
H. Gregory, jr.....	Rockland
Alvah W. Dam.....	Sanford
Abner Oakes.....	So. Berwick
G. & G. L. Taber.....	Vassalboro
Gilbert Hasty.....	Waterboro
F. C. Thayer.....	Waterville
Wm. W. Edwards.....	Waterville
Albion P. Weeks.....	Weeks' Mills
J. U. Hubbard.....	West Waterville
Isaiah James.....	West Waterville

# LICENSED AGENTS

OF FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES AUTHORIZED TO TRANSACT BUSINESS IN MAINE.

## MAINE STOCK COMPANIES.

### BANGOR INSURANCE COMPANY.

Henry O. Perry.....	Alva	Pierce & Donnell .....	Houlton
Daniel Warren.....	Bangor	G. W. Bowler.....	Liberty
L. A. Bowler.....	Bangor	William R. Ayer.....	Lincoln
C. M. Plummer.....	Bath	A. Hobart & Son.....	Newport
Garey & Shaw .....	Biddeford	J. W. Waldron & E. R. Alford.....	Oldtown
C. Newcomb & Co.....	Brewer	E. P. Butler .....	Orono
P. McCrillis.....	Dexter	Dow, Coffin & Libbey.....	Portland
Amos Whitney.....	East Dixmont	Chandler Tuttle.....	Skowhegan
C. C. Burrill.....	Ellsworth	John L. Field.....	St. Albans
Upton Treat .....	Frankfort	E. R. Drummond.....	Waterville
L. H. Webb.....	Hartland		

### MERCHANTS' INSURANCE COMPANY.

None.

### OCEAN INSURANCE COMPANY.

None.

### UNION INSURANCE COMPANY.

Warwick & Foye.....Portland

## MAINE MUTUAL COMPANIES.

### BANGOR.

Henry O. Perry .....	Alva	P. McCrillis .....	Dexter
Nathaniel French.....	Auburn	Job Crocker .....	Dixmont
Daniel Warren.....	Bangor	Amos Whitney.....	East Dixmont
L. A. Bowler.....	Bangor	John C. Friend.....	Etna
Samuel Chapman.....	Bangor	L. D. Butters.....	Exeter
C. M. Plummer.....	Bath	A. N. Greenwood.....	Fairfield
Joel C. Pease.....	Bradley	Lorenzo Oak.....	Garland
G. V. Mills .....	Brooksville	D. R. Straw, jr.....	Guilford
Nathan White.....	Bucksport	C. A. Cushman .....	Lee
E. M. Wood.....	Camden	John C. Jewett.....	Machiasport
D. H. Patten.....	Charleston	A. Hobart & Son.....	Newport
Fred. C. Nash.....	Columbia Falls	E. G. Perry.....	Presque Isle
Samuel Copp.....	Corinna	N. T. Talbot .....	Rockport

BRUNSWICK FARMERS'.

None.

CASCO.

None.

CUMBERLAND.

None.

DANVILLE.

None.

EASTPORT.

Drisco & Parlin.....Machias

ELIOT AND KITTERY.

William Hill.....Eliot	Moses A. Safford.....Kittery
S. C. Shapleigh.....Eliot	Stephen D. Lord.....Lebanon
Samuel Clark.....Eliot	Wm. P. True.....Sanford
John Wentworth.....Kittery	George Hobbs.....So. Berwick
Daniel A. Hill.....Kittery	Alex. Thompson.....York
E. C. Spinney.....Kittery	Joseph H. Moody.....York
Wm. R. Parker.....Kittery	

FALMOUTH.

None.

FAYETTE.

None.

FRYEBURG.

None.

GORHAM FARMERS'.

None.

HARPSWELL.

None.

HARRISON.

None.

HOPE.

None.

JAY.

None.

KENNEBUNK.

None.

LOVELL.

None.



## MONMOUTH.

J. H. Lovejoy.....	Albany	Jesse Davis .....	Lisbon
Joseph Hutchinson .....	Auburn	Ulmer Perley.....	Livermore
Daniel Foster.....	Augusta	Seth Martin.....	Monmouth
E. A. Cunningham.....	Bath	I. N. Prescott.....	Monmouth
Ezra Cunningham .....	Bath	W. S. Woodbury .....	Monmouth
John S. Minot.....	Belgrade	Z. A. Dyer.....	New Sharon
Cyrus Wormell .....	Bethel	John Black.....	Paris
Moses Williams .....	Bowdoin	J. M. Carpenter .....	Pittston
M. H. White.....	Bowdoinham	Zenas Lane .....	Poland
Peter Emery.....	Buxton	S. S. Robinson .....	Readfield
Joseph Barrett.....	Canaan	J. W. Libby.....	Richmond
Sylvester Eddy.....	Corinth	S. L. Waterhouse .....	Scarborough
Joseph Lord.....	Detroit	Thomas Thompson.....	So. Bristol
William Gray.....	Detroit	Josiah True .....	So. Litchfield
Samuel Holmes.....	Dixfield	William S. Towle .....	Strong
John F. Woods.....	Farmington	Charles E. White.....	Topsam
E. Wells .....	Freeport	Charles D. Ford.....	Turner
S. B. Foster.....	Gray	Bradbury Sylvester.....	Wayne
A. R. Bumpus.....	Hebron	J. B. Turner.....	Wayne
Walter Foss.....	Leeds	John P. Carson.....	Wayne

## NORTH YARMOUTH.

None.

## NORWAY.

None.

## OTISFIELD.

None.

## PENOBSCOT.

Oliver Nash.....	Addison	Warren Leighton.....	Millbridge
Roswell Silsby.....	Aurora	D. S. Flanders.....	Monroe
L. A. Bowler.....	Bangor	John Somes.....	Mount Desert
J. T. Hinkley.....	Bluehill	N. B. Rich.....	North Bucksport
Isaac Libbey .....	Bradford	B. D. Sprague.....	North Isleboro
J. W. Porter .....	Burlington	E. R. Alford.....	Oldtown
Levi L. Lowell .....	Calais	Oliver P. Dorr.....	Orland
Fred. C. Nash.....	Columbia Falls	M. P. Butler.....	Orono
Cyrus H. Kilby.....	Dennysville	Ira D. Fish.....	Patten
Job Crocker .....	Dixmont	Josiah Varnum .....	Penobscot
J. M. Livermore .....	Eastport	T. B. Seekins.....	Pittsfield
William A. Howe.....	East Eddington	Arvida Briggs.....	Ripley
Warren King.....	East Lamoine	N. T. Talbot.....	Rockport
Charles Cary.....	East Machias	J. W. Caldwell.....	Sherman Mills
L. J. Thomas.....	Eden	James Wright .....	Skowhegan
A. W. McMahon.....	Eddington	G. W. McIntyre.....	Solon
George A. Dyer.....	Ellsworth	S. D. Greenleaf .....	Starks
E. H. Treat.....	Enfield	L. B. Sawyer.....	Steuben
J. F. Nye .....	Fairfield	Ambrose Simpson.....	Sullivan
H. M. Soule.....	Gouldsboro	Abraham Richardson.....	Tremont
H. L. Hopkins.....	Hampden Corner	J. S. Graves.....	Vienna
D. W. Dinsmore.....	Harrington	George V. Mills .....	W. Brooksville
Leonard Pierce.....	Houlton	E. C. Wilder.....	W. Pembroke
M. M. Foster.....	Lubec	Reuben A. Rich.....	Winterport

## PISCATAQUIS.

Geo. H. McKechnie.....	Alton	Lorenzo Oak .....	Garland
Seth Lee.....	Atkinson	J. F. Robinson.....	Lincoln
Isaac Libbey .....	Bradford	S. D. Atwood.....	Medford
Jeremiah Page.....	Charleston	William E. Gould.....	Milo
Daniel F. Davis.....	Corinth	Josiah S. Folsom.....	Sangerville
M. L. Robinson.....	Dover	Joseph Morrill.....	Sebec
William H. Ingalls.....	Dover		

RAYMOND.

None.

SACO.

None.

SIDNEY.

None.

SOMERSET.

L. A. Bowler .....	Bangor	True Woodbury .....	Litchfield
John S. Minot .....	Belgrade	John Larrabee .....	Livermore
B. P. & B. L. Reed .....	Benton	S. B. Walton .....	Meroer
Garay & Shaw .....	Biddeford	Joshua Cumston .....	Monmouth
Chandler Baker .....	Bingham	James F. Blunt .....	Mount Vernon
John Russell .....	Cambridge	Esra Winslow .....	New Portland
Isaac A. Ellis .....	Canton	Luther Curtis .....	New Sharon
William Gray .....	Detroit	Joseph C. Holman .....	Phillips
George S. Hill .....	Exeter	John H. Rowell .....	Solon
E. G. Pratt .....	Fairfield	Asa S. Duly .....	Starks
John F. Woods .....	Farmington	William B. Towle .....	Strong
Micah Stockbridge .....	Freeport	James Cyphers .....	St. Albans
John C. Dagget .....	Greene Corner	James Porter .....	Vienna
James Fuller .....	Hartland	William F. Lowell .....	W. Farmington
A. B. Bumpus .....	Hebron	Mitchell & Gilman .....	W. Waterville
A. N. Greenwood .....	Larone		

THOMASTON.

A. G. Page .....	Bath	Ebenezer Wells .....	Freeport
David Wasson .....	Brooksville	J. G. Cousens .....	Kennebunk
Nathan White .....	Bucksport	F. W. Gross .....	Orland
Levi L. Lowell .....	Calais	T. B. Andrews .....	Oxford
E. M. Wood .....	Camden	Charles S. Davis .....	Perry
Charles Rogers .....	Castine	E. J. Gerry .....	Robbinston
Winslow Bates .....	Eastport	Robert Long .....	St. George

UNION FARMERS'.

None.

WARREN FARMERS'.

None.

WATERFORD.

None.

WELLS.

None.

WEST BANGOR AND HERMON.

None.

WILTON.

None.

WINDHAM.

None.

WOOLWICH.

None.

## STOCK COMPANIES OF OTHER STATES.

## ÆTNA INSURANCE COMPANY, CHICAGO.

Joseph Reed, General Agent.....	Portland	Reuben Fenderson.....	Farmington
S. P. Crossman.....	Auburn	Douglass & Robinson.....	Ferry Village
W. P. Wadsworth.....	Bath	J. E. Jenks & T. R. Shannon.....	Portland
Garey & Shaw.....	Biddeford	Spaulding & Stuart.....	Richmond
Edwin P. Hill.....	Bucksport	C. G. Moffitt.....	Rockland
B. M. Flint.....	Calais	Creamer & Stahl.....	Waldoborough
R. B. Clark.....	Eastport	B. H. Mitchell.....	W. Waterville
George A. Dyer.....	Ellsworth	Fred Atwood.....	Winterport

## ÆTNA INSURANCE COMPANY, HARTFORD.

David Cargill.....	Augusta	A. Jackson.....	Foxcroft
D. M. Howard.....	Bangor	B. A. Neal.....	Gardiner
J. H. Kimball.....	Bath	H. R. Millett.....	Gorham
Cox & Field.....	Belfast	J. H. Bradford.....	Houlton
J. M. Goodwin.....	Biddeford	W. M. Chamberlin.....	Lewiston
George G. Wight.....	Bridgton	P. H. Longfellow.....	Machias
J. W. Forsaith.....	Brunswick	Freeland Howe.....	Norway
J. A. Lee.....	Calais	Dow, Coffin & Libby.....	Portland
J. A. Milliken.....	Cherryfield	E. H. & G. W. Cochran.....	Rockland
T. H. B. Pierce.....	Dexter	T. H. Dinsmore.....	Skowhegan
E. J. Noyes.....	Eastport	J. B. Neally.....	So. Berwick
A. M. Bradley & Son.....	East Vassalboro	Creamer & Stahl.....	Waldoborough
J. A. Hale.....	Ellsworth	E. G. Meader.....	Waterville
J. F. Woods.....	Farmington	Charles Humphrey.....	Yarmouth
E. C. Townsend.....	Freeport		

## AGRICULTURAL INSURANCE COMPANY.

L. T. Boothby, General Agent.....	Waterville	A. N. Greenwood.....	Larone
John Elliot.....	Abbott	Nathan Bowler.....	Liberty
Edward Weeks.....	Alna	M. R. Brackett.....	Limerick
Frank E. Nye.....	Augusta	S. P. Crossman.....	Lisbon Falls
J. S. Kimball.....	Bangor	B. F. Getchell.....	Newport
A. G. Page.....	Bath	F. W. Gross.....	Orland
M. H. Keating.....	Belfast	Joseph Hamilton.....	Pembroke
E. B. Hooper.....	Biddeford	B. Barnes, jr.....	Portland
M. H. White.....	Bowdoinham	E. D. Lamson.....	Richmond
T. U. Eaton.....	Brunswick	J. G. Lovejoy.....	Rockland
A. M. Austin.....	Buckfield	W. J. Wheeler.....	So. Paris
George W. Thorndike.....	Camden	J. L. Field.....	St. Albans
M. F. Ricker.....	Canton	James H. Cook.....	Unity
A. N. Willey.....	Cherryfield	D. W. Merrill.....	Upper Gloucester
M. W. Jenkins.....	East Newport	George Taber.....	Vassalboro
H. C. Goddard.....	East Vassalboro	A. E. Howard.....	Waldoborough
C. C. Burrill.....	Ellsworth	William L. Grover.....	West Bethel
Z. H. Greenwood.....	Farmington	Noah Hall.....	West Peru
Douglass & Robinson.....	Ferry Village	Fred Atwood.....	Winterport
Fred Gray.....	Gardiner	Orrin McFadden.....	Wiscasset
James G. Young.....	Great Falls, H. H.	H. C. Greenleaf.....	Yarmouth

## ALEMANNIA FIRE INSURANCE COMPANY, CLEVELAND.

Nathaniel French.....	Auburn	C. F. Dunlap.....	Lewiston
J. S. Kimball.....	Bangor	W. D. Little.....	Portland
C. M. Plummer.....	Bath	E. H. & G. W. Cochran.....	Rockland
J. H. Small.....	Biddeford		

## ALLEMANIA FIRE INSURANCE COMPANY, PITTSBURG.

John Elliott.....	Abbott	James G. Young .....	Great Falls, N. H.
M. W. Farr.....	Augusta	Pierce & Donnell .....	Houlton
J. S. Kimball.....	Bangor	A. E. Haley.....	Kennebunk
J. B. Drake.....	Bath	D. H. Holman.....	Lewiston
Frank J. Goodwin.....	Biddeford	M. R. Brackett.....	Limerick
A. M. Austin.....	Buckfield	George K. Hatch.....	Pembroke
Thomas E. Wharf.....	Calais	B. Barnes, jr.....	Portland
R. B. Clark.....	Eastport	J. G. Lovejoy.....	Rockland
H. C. Goddard.....	East Vassalboro	Willis Mason.....	Saco
C. C. Burrill.....	Ellsworth	A. E. Howard.....	Waldoborough
E. W. McFadden.....	Fairfield	W. A. R. Boothby.....	Waterville

## AMAZON INSURANCE COMPANY.

M. W. Farr.....	Augusta	Dow & Palmer.....	Portland
Chadwick & Hammatt.....	Bangor	A. C. Milliken.....	Tremont
George A. Dyer.....	Ellsworth	George & G. L. Taber.....	Vassalboro
D. H. Holman.....	Lewiston	Fred Atwood.....	Winterport

## AMERICAN CENTRAL INSURANCE COMPANY.

Prentiss Loring .....	Portland
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## AMERICAN FIRE INSURANCE COMPANY.

F. M. Sabine.....	Bangor	Rollins, Loring & Adams.....	Portland
W. F. Garcelon.....	Lewiston		

## ATLANTIC INSURANCE COMPANY.

Dow, Coffin & Libby....	Portland
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## ATLANTIC AND PACIFIC INSURANCE COMPANY.

David Cargill.....	Augusta	Warren Sparrow.....	Portland
W. W. Cushman.....	Biddeford	E. H. & G. W. Cochran.....	Rockland
C. F. Dunlap.....	Lewiston		

## ATLANTIC F. AND M. INSURANCE COMPANY.

W. D. Little & Co.....	Portland
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## ATLAS INSURANCE COMPANY.

M. W. Farr.....	Augusta	H. K. Morrell.....	Gardiner
J. S. Kimball.....	Bangor	J. G. Young.....	Great Falls, N. H.
A. G. Page.....	Bath	A. N. Greenwood.....	Larone
J. H. Small.....	Biddeford	D. H. Holman.....	Lewiston
George G. Wight.....	Bridgton	B. Barnes, jr.....	Portland
A. M. Austin.....	Buckfield	E. H. & G. W. Cochran.....	Rockland
W. H. Ingalls.....	Dover	A. D. Howard.....	Waldoborough
John F. Woods.....	Farmington	L. T. Boothby.....	Waterville

## BREWERS' FIRE INSURANCE COMPANY OF AMERICA.

S. P. Johnson.....	Bangor	J. E. Dow & J. S. Palmer .....	Portland
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## CITIZENS' INSURANCE COMPANY.

Frank J. Goodwin.....	Biddeford	J. W. Munger.....	Portland
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## COMMERCE INSURANCE COMPANY.

Joseph H. Webster.....	Portland
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## CONNECTICUT FIRE INSURANCE COMPANY.

J. F. Cobb.....	Auburn	Nathan Bowler.....	Liberty
W. F. Hallett.....	Augusta	W. D. Little & Co.....	Portland
S. P. Johnson.....	Bangor		

## CONTINENTAL INSURANCE COMPANY.

E. M. Sabine.....	Bangor	W. D. Little & Co.....	Portland
C. M. Plummer.....	Bath	Mason & Milliken.....	Saco
H. K. Morrell.....	Gardiner	W. J. Wheeler.....	South Paris
John Safford.....	Monmouth	Thayer & Marston.....	Waterville

## DWELLING HOUSE INSURANCE COMPANY.

Upham & Gardiner.....	Portland	J. Q. Scammon.....	Saco
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## EQUITABLE F. AND M. INSURANCE COMPANY.

J. W. Munger .....	Portland
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## FAME INSURANCE COMPANY.

M. W. Farr.....	Augusta	Dow & Palmer.....	Portland
Wiggin & Champlin .....	Bangor	Amasa Hall.....	Presque Isle
A. G. Page.....	Bath	E. H. & G. W. Cochran .....	Rockland
Garey & Shaw.....	Biddeford	Willis Mason.....	Saco
Thos. E. Wharff.....	Calais	Abner Oakes.....	So. Berwick
John F. Woods.....	Farmington	L. T. Boothby.....	Waterville
Josiah Maxcy .....	Gardiner	Noah Hall.....	West Peru
C. F. Dunlap.....	Lewiston		

## FIRE ASSOCIATION.

Benj. Davis & Co.....	Augusta	C. F. Dunlap.....	Lewiston
D. M. Howard.....	Bangor	William M. Chamberlin.....	Lewiston
George Fisher.....	Bath	Rollins & Adams.....	Portland
John H. Small.....	Biddeford	William J. Wheeler.....	So. Paris
James G. Young .....	Great Falls, N. H.	E. G. Meader.....	Waterville
Pierce & Donnell .....	Houlton		

## FIREMAN'S FUND INSURANCE COMPANY.

S. P. Johnson.....	Bangor	Dow & Palmer.....	Portland
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## FIRST NATIONAL FIRE INSURANCE COMPANY.

W. F. Hallett.....	Augusta	D. H. Holman.....	Lewiston
Charles S. Pearl.....	Bangor	Rollins & Adams.....	Portland
Cox & Field.....	Belfast	W. J. Wheeler.....	So. Paris
Garey & Shaw.....	Biddeford	G. W. Sweet.....	So. Windham

## FRANKLIN INSURANCE COMPANY, BOSTON.

N. S. Gardiner.....	Portland
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## FRANKLIN INSURANCE COMPANY, INDIANAPOLIS.

J. S. Kimball.....	Bangor	C. F. Dunlap.....	Lewiston
A. G. Page.....	Bath	Barnes & O'Brien .....	Portland
E. B. Hooper.....	Biddeford	John G. Lovejoy.....	Rockland
Thomas E. Wharff.....	Calais	Willis Mason.....	Saco
C. O. Burrill.....	Ellsworth	W. A. R. Boothby.....	Waterville

## FRANKLIN FIRE INSURANCE COMPANY, PHILADELPHIA.

Benj. Davis & Co.....	Augusta	James G. Young .....	Great Falls, N. H.
Wiggin & Champlin .....	Bangor	J. H. Bradford.....	Houlton
James B. Drake.....	Bath	William F. Garcelon .....	Lewiston
Cox & Field.....	Belfast	Rollins & Adams.....	Portland
John H. Small.....	Biddeford	E. H. & G. W. Cochran .....	Rockland
George G. Wight .....	Bridgton	Emery Sawyer.....	Searsport
J. W. Forsaith .....	Brunswick	W. J. Wheeler.....	So. Paris
Thomas E. Wharff .....	Calais	Creamer & Stahl.....	Waldoborough
H. C. Parsons .....	Dexter		

## GERMAN INSURANCE COMPANY.

M. W. Farr.....	Augusta	A. E. Haley.....	Kennebunk
S. P. Johnson.....	Bangor	D. H. Holman.....	Lewiston
C. M. Plummer.....	Bath	George K. Hatch.....	Pembroke
Garay & Shaw .....	Biddeford	Dow & Palmer .....	Portland
Thomas E. Wharff .....	Calais	John C. Lovejoy.....	Rockland
Arthur Willey.....	Cherryfield	Willis Mason.....	Saco
R. B. Clark.....	Eastport	Chandler Tuttle.....	Skowhegan
C. C. Burrill.....	Ellsworth	Abner Oakes.....	So. Berwick
E. W. McFadden.....	Fairfield	L. T. Boothby.....	Waterville
Josiah Maxcy.....	Gardiner	Noah Hall.....	West Peru
J. G. Young.....	Great Falls, N. H.		

## GERMAN AMERICAN INSURANCE COMPANY.

M. W. Farr.....	Augusta	T. U. Eaton.....	Brunswick
D. M. Howard.....	Bangor	A. N. Greenwood.....	Larone
C. M. Plummer .....	Bath	Dow, Coffin & Libby.....	Portland
J. H. Small .....	Biddeford	L. T. Boothby.....	Waterville

## GERMANIA FIRE INSURANCE COMPANY.

D. M. Howard.....	Bangor	J. H. Webster.....	Portland
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## GIRARD FIRE AND MARINE INSURANCE COMPANY.

Frank E. Nye.....	Augusta	Nathan Bowler.....	Liberty
Charles D. Clark .....	Bangor	G. W. Bowler.....	Liberty
A. G. Page.....	Bath	J. F. Robinson.....	Lincoln
Frank J. Goodwin.....	Biddeford	M. W. Jenkins.....	Newport
J. W. Forsaith .....	Brunswick	B. Barnes, Jr.....	Portland
Thomas E. Wharff .....	Calais	E. H. & G. Cochran .....	Rockland
S. F. Davis .....	East Corinth	Willis Mason.....	Saco
C. C. Burrill.....	Ellsworth	L. T. Boothby.....	Waterville
Pierce & Donnell.....	Houlton	B. H. Mitchell .....	West Waterville
D. H. Holman .....	Lewiston		

## GLOBE INSURANCE COMPANY.

Frank E. Nye.....	Augusta	S. W. Fife .....	Fryeburg
W. A. Dolliver.....	Bangor	Augustus Bailey .....	Gardiner
A. G. Page.....	Bath	Pierce & Donnell.....	Houlton
Cox & Field.....	Belfast	C. F. Dunlap.....	Lewiston
Gilbert Hasty .....	Berwick	B. Barnes, Jr.....	Portland
Frank J. Goodwin.....	Biddeford	Spaulding & Stuart.....	Richmond
George G. Wight .....	Bridgton	J. G. Lovejoy.....	Rockland
T. U. Eaton.....	Brunswick	T. H. Dinsmore.....	Skowhegan
M. P. Hatch.....	Clinton	W. J. Wheeler.....	South Paris
H. C. Parsons.....	Dexter	W. A. R. Boothby.....	Waterville
John F. Woods.....	Farmington		

## GLOUCESTER FIRE INSURANCE COMPANY.

David Cargill .....	Augusta	E. W. & F. E. McFadden .....	Fairfield
S. P. Johnson .....	Bangor	H. K. Morrell .....	Gardiner
A. G. Page .....	Bath	J. H. Bradford .....	Houlton
Garey & Shaw .....	Biddeford	Enoch Cousens .....	Kennebunkport
T. U. Eaton .....	Brunswick	C. F. Dunlap .....	Lewiston
W. H. Pillsbury .....	Bucksport	J. M. Heath .....	Portland
B. M. Flint .....	Calais	E. H. & G. W. Cochran .....	Rockland
C. C. Burrill .....	Ellsworth	Fred Atwood .....	Winterport

## HANOVER FIRE INSURANCE COMPANY.

W. F. Hallett .....	Augusta	Augustus Bailey .....	Gardiner
Wiggin & Champlin .....	Bangor	W. F. Garcelon .....	Lewiston
J. B. Drake .....	Bath	J. Safford .....	Monmouth
M. S. Staples .....	Belfast	Prentiss Loring .....	Portland
George C. Andrews .....	Biddeford	J. W. Spaulding .....	Richmond
C. C. Burrill .....	Ellsworth	Thayer & Marston .....	Waterville

## HARTFORD FIRE INSURANCE COMPANY.

Benj. Davis & Co. ....	Augusta	M. W. Farr .....	Hallowell
D. M. Howard .....	Bangor	J. H. Bradford .....	Houlton
George Fisher .....	Bath	E. W. McFadden .....	Kendalls Mills
Cox & Field .....	Belfast	Wm. M. Chamberlin .....	Lewiston
J. H. Small .....	Biddeford	D. W. Chapman .....	New Castle
E. B. Gardiner .....	Bucksport	Freeland Howe .....	Norway
J. A. Lee .....	Calais	Jeremiah Dow .....	Portland
H. C. Parsons .....	Dexter	E. H. & G. W. Cochran .....	Rockland
E. J. Noyes .....	Eastport	Chandler Tuttle .....	Skowhegan
D. V. B. Ormsby .....	Farmington	Henry Farrington .....	Waldoboro'
M. G. Prentiss .....	Foxcroft	E. G. Meader .....	Waterville
Josiah Maxcy .....	Gardiner	A. E. Houghton .....	Weld
H. R. Millett .....	Gorham	James Taylor .....	Wiscasset
John Haley .....	Hollis	Charles Humphrey .....	Yarmouth

## HOFFMAN FIRE INSURANCE COMPANY.

W. D. Little & Co. ....	Portland
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## HOME INSURANCE COMPANY.

M. W. Farr .....	Augusta	Josiah Maxcy .....	Gardiner
Wiggin & Champlin .....	Bangor	H. R. Millett .....	Gorham
W. P. Wadsworth .....	Bath	B. W. Harriman .....	Kent's Hill
M. S. Staples .....	Belfast	W. M. Chamberlin .....	Lewiston
E. H. Hayes .....	Berwick	P. H. Longfellow .....	Machias
E. H. Banks .....	Biddeford	J. A. Bucknam & Co. ....	Mechanic Falls
George G. Wight .....	Bridgton	Freeland Howe .....	Norway
J. W. Forsaith .....	Brunswick	J. D. Bartlett .....	No. New Portland
E. B. Gardiner .....	Bucksport	H. S. Nickerson .....	Pittsfield
Frank Nelson .....	Calais	Dow, Coffin & Libby .....	Portland
E. M. Wood .....	Camden	E. H. Cochran .....	Rockland
J. A. Milliken .....	Cherryfield	T. H. Dinmore .....	Skowhegan
F. C. Nash .....	Columbia Falls	S. W. Ricker .....	South Berwick
D. W. Chapman .....	Damariscotta	W. R. Keith .....	Thomaston
H. C. Parsons .....	Dexter	Henry Farrington .....	Waldoboro'
S. D. Leavitt .....	Eastport	L. T. Boothby .....	Waterville
A. M. Bradley & Son .....	East Vassalboro'	J. Wood .....	Wiscasset
J. F. Woods .....	Farmington		

## HOWARD INSURANCE COMPANY.

W. G. Ray .....	Portland
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HUMBOLDT INSURANCE COMPANY.

J. S. Kimball.....	Bangor	J. F. Woods.....	Farmington
J. B. Drake.....	Bath	C. F. Dunlap.....	Lewiston
Frank J. Goodwin.....	Biddeford	Barnes & O'Brien.....	Portland
Thomas E. Wharf.....	Calais	J. G. Lovejoy.....	Rockland
A. N. Willey.....	Cherryfield	Willis Mason.....	Saco
C. C. Burrill.....	Ellsworth	L. T. Boothby.....	Waterville
E. W. McFadden.....	Fairfield		

INSURANCE COMPANY OF NORTH AMERICA.

Benj. Davis & Co.....	Augusta	B. A. Neal.....	Gardiner
D. M. Howard.....	Bangor	H. R. Millett.....	Gorham
J. B. Drake.....	Bath	C. F. Dunlap.....	Lewiston
J. H. Small.....	Biddeford	Dow, Coffin & Libby.....	Portland
T. H. B. Pierce.....	Dexter	T. H. Dinsmore.....	Skowhegan
D. V. B. Ormsby.....	Farmington		

IRVING INSURANCE COMPANY.

N. S. Gardiner.....	Portland
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MANHATTAN FIRE INSURANCE COMPANY.

D. M. Howard.....	Bangor	Dow, Coffin & Libby.....	Portland
Cox & Field.....	Belfast	E. H. & G. W. Cochran.....	Rockland
D. T. Wright.....	Lewiston		

MANUFACTURERS' F. AND M. INSURANCE COMPANY.

Rufus W. Deering.....	Portland
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MERCHANTS' INSURANCE COMPANY, NEWARK.

Dolliver & Clark.....	Bangor	B. Barnes, Jr.....	Portland
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MERCHANTS' INSURANCE COMPANY, PROVIDENCE.

David Cargill.....	Augusta	W. M. Chamberlin.....	Lewiston
Wiggin & Champlin.....	Bangor	Prentiss Loring.....	Portland
F. & E. Reed.....	Bath	E. H. & G. W. Cochran.....	Rockland
J. M. Goodwin.....	Biddeford	Mitchell & Gilman.....	West Waterville
C. C. Humphreys.....	Brunswick	Fred Atwood.....	Winterport
B. A. Neal.....	Gardiner		

MERIDEN FIRE INSURANCE COMPANY.

S. P. Johnson.....	Bangor	J. W. Munger.....	Portland
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NARRAGANSETT F. AND M. INSURANCE COMPANY.

Chadwick & Hammatt.....	Bangor	W. F. Garcelon.....	Lewiston
J. H. Kimball.....	Bath	J. W. Munger.....	Portland
S. D. Leavitt.....	Eastport		

NATIONAL FIRE INSURANCE COMPANY, HARTFORD.

M. W. Farr.....	Augusta	W. D. Little & Co.....	Portland
Chadwick & Hammatt.....	Bangor	E. H. Cochran.....	Rockland
Thompson & Putnam.....	Lewiston		

NATIONAL FIRE INSURANCE COMPANY, NEW YORK.

W. G. Ray.....	Portland
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## NEWPORT F. AND M. INSURANCE COMPANY.

J. W. Munger ..... Portland

## NORTHWESTERN NATIONAL INSURANCE COMPANY.

C. M. Plummer ..... Bath  
Garey & Shaw ..... Biddeford | Joseph Reed ..... Portland

## ORIENT FIRE INSURANCE COMPANY.

John F. Cobb ..... Auburn  
D. M. Howard ..... Bangor  
D. V. B. Ormsby ..... Farmington  
B. A. Neal ..... Gardiner  
John Safford ..... Monmouth | George K. Hatch ..... Pembroke  
W. D. Little & Co. .... Portland  
E. H. & G. W. Cochran ..... Rockland  
Benj. F. Smith ..... Wiscasset

## PENN FIRE INSURANCE COMPANY.

J. M. Goodwin & Son ..... Biddeford  
O. F. Dunlap ..... Lewiston | Warren Sparrow ..... Portland

## PENNSYLVANIA FIRE INSURANCE COMPANY.

Benj. Davis & Co ..... Augusta  
P. M. Blake ..... Bangor  
J. B. Drake ..... Bath  
J. M. Goodwin & Son ..... Biddeford  
S. D. Leavitt ..... Eastport  
H. K. Morrell ..... Gardiner  
J. H. Bradford ..... Houlton | W. F. Garcelon ..... Lewiston  
Rollins & Adams ..... Portland  
E. H. & G. W. Cochran ..... Rockland  
Charles C. Hobbs ..... South Berwick  
W. J. Wheeler ..... South Paris  
Creamer & Stahl ..... Waldoboro'

## PEOPLES' INSURANCE COMPANY.

J. W. Munger ..... Portland

## PHENIX INSURANCE COMPANY, BROOKLYN.

M. W. Farr ..... Augusta  
P. M. Blake ..... Bangor  
C. M. Plummer ..... Bath  
J. M. Goodwin ..... Biddeford  
S. D. Leavitt ..... Eastport | W. F. Garcelon ..... Lewiston  
J. R. Carter ..... Paris Hill  
Prentiss Loring ..... Portland  
C. G. Moffitt ..... Rockland  
W. R. Keith ..... Thomaston

## PHENIX INSURANCE COMPANY, HARTFORD.

Edward Weeks ..... Alva  
J. F. Cobb ..... Auburn  
Benj. Davis & Co ..... Augusta  
D. M. Howard ..... Bangor  
J. Humphreys ..... Bath | Augustus Bailey ..... Gardiner  
W. D. Little & Co. .... Portland  
C. D. Ford ..... Turner  
L. T. Boothby ..... Waterville

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

Prentiss Loring ..... Portland

## ROCHESTER GERMAN INSURANCE COMPANY.

Garey & Shaw ..... Biddeford  
O. F. Dunlap ..... Lewiston | B. Barnes, Jr. .... Portland

## ROGER WILLIAMS INSURANCE COMPANY.

David Cargill ..... Augusta  
J. B. Drake ..... Bath  
Cox & Field ..... Belfast  
J. W. Forsaith ..... Brunswick  
Levi L. Lowell ..... Calais  
R. B. Clark ..... Eastport  
B. A. Neal ..... Gardiner | W. F. Lord ..... Kennebunk  
Freeland Howe ..... Norway  
Dow, Coffin & Libby ..... Portland  
E. H. & G. W. Cochran ..... Rockland  
T. H. Dismore ..... Skowhegan  
Joseph Wood ..... Wiscasset

ST. PAUL F. AND M. INSURANCE COMPANY.

F. M. Sabine.....	Bangor	R. Fenderson.....	Farmington
A. G. Page.....	Bath	D. H. Holman.....	Lewiston
J. H. Small.....	Biddeford	Warren Sparrow.....	Portland
B. M. Flint.....	Calais	J. G. Lovejoy.....	Rockland

SHOE AND LEATHER INSURANCE COMPANY.

P. M. Blake.....	Bangor
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SPRINGFIELD F. AND M. INSURANCE COMPANY.

W. F. Hallett.....	Augusta	H. K. Morrell.....	Gardiner
Wiggin & Champlin.....	Bangor	James G. Young.....	Great Falls, N. H.
J. H. Kimball.....	Bath	W. F. Lord.....	Kennebunk
Cox & Field.....	Belfast	Enoch Cousens.....	Kennebunkport
J. H. Small.....	Biddeford	D. H. Holman.....	Lewiston
A. B. Lovewell.....	Bolster's Mills	Prentiss Loring.....	Portland
C. C. Humphreys.....	Brunswick	E. H. Cochran.....	Rockland
W. H. Pillsbury.....	Bucksport	T. H. Dinsmore.....	Skowhegan
Frank Nelson.....	Calais	J. B. Nealley.....	South Berwick
C. Cary.....	East Machias	George Taber.....	Vassalboro'
J. F. Woods.....	Farmington	L. T. Boothby.....	Waterville

ST. NICHOLAS INSURANCE COMPANY.

J. E. Jenks.....	Portland
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TRADE INSURANCE COMPANY.

H. Gregory, Jr.....	Rockland
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TRADERS' INSURANCE COMPANY.

Rollins & Adams.....	Portland
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TRADERS AND MECHANICS' INSURANCE COMPANY.

S. W. Luques.....	Biddeford	Joseph H. Webster.....	Portland
D. H. Holman.....	Lewiston		

WESTCHESTER FIRE INSURANCE COMPANY.

Frank E. Nye.....	Augusta	Thomas E. Wharff.....	Calais
S. P. Johnson.....	Bangor	O. F. Dunlap.....	Lewiston
C. M. Plummer.....	Bath	J. E. Jenks.....	Portland
Garey & Shaw.....	Biddeford		

WORKINGMEN'S NATIONAL FIRE INSURANCE COMPANY.

M. F. Ricker.....	Auburn	W. R. Brackett.....	Limerick
V. C. Tarbox.....	Bath	J. D. Bartlett.....	North New Portland
W. W. Cushman.....	Biddeford	H. S. Nickerson.....	Pittsfield
R. B. Clark.....	Eastport	J. E. Jenks.....	Portland
George A. Dyer.....	Ellsworth	Dow & Palmer.....	Portland
E. W. & F. E. McFadden.....	Fairfield	Hall & Stoutenburg.....	Richmond
R. Fenderson.....	Farmington	N. T. Talbot.....	Rockport
Jenks & Shannon.....	Lewiston	B. H. Mitchell.....	West Waterville

## MUTUAL COMPANIES OF OTHER STATES.

## FARMERS' MUTUAL INSURANCE COMPANY.

J. E. Jenks.....Portland

## HOLYOKE MUTUAL FIRE INSURANCE COMPANY.

S. P. Johnson.....Bangor	P. Houghton.....Eastport
V. C. Tarbox.....Bath	A. F. Drinkwater.....Ellsworth
Cox & Field.....Belfast	Enoch Cousens.....Kennebunkport
J. M. Goodwin.....Biddeford	C. F. Dunlap.....Lewiston
J. W. Forsaith.....Brunswick	Joseph H. Webster.....Portland
Thomas E. Wharf.....Calais	N. T. Talbot.....Rockport
H. R. Haskell.....Deer Isle	D. Jordan.....Saco
L. A. Ingalls.....Denmark	Asa Low.....Springvale
Charles W. Cary.....East Machias	Joseph Wood.....Wiscasset

## QUINCY MUTUAL FIRE INSURANCE COMPANY.

J. H. Small.....Biddeford	D. H. Holman.....Lewiston
Leverett Lord.....Hallowell	James M. Palmer.....Portland
W. F. Lord.....Kennebunk	Upham & Gardiner.....Portland

## COMPANIES OF FOREIGN COUNTRIES.

## COMMERCIAL UNION ASSURANCE COMPANY.

Prentiss Loring.....Portland

## IMPERIAL FIRE INSURANCE COMPANY.

D. M. Howard.....Bangor	B. A. Neal.....Gardiner
C. M. Plummer.....Bath	Prentiss Loring.....Portland

## LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

M. W. Farr.....Augusta	P. A. Longfellow.....Machias
J. S. Kimball.....Bangor	J. M. Heath.....Portland
W. P. Wadsworth.....Bath	E. H. & G. W. Cochran.....Roxland
M. S. Staples.....Belfast	Chandler Tuttle.....Skowhegan
Frank Nelson.....Calais	W. J. Wheeler.....South Paris
C. C. Burrill.....Ellsworth	W. R. Keith.....Thomaston
Z. H. Greenwood.....Farmington	L. T. Boothby.....Waterville
Pierce & Donnell.....Houlton	James Taylor.....Wiscasset
D. H. Holman.....Lewiston	

## LONDON ASSURANCE CORPORATION.

Prentiss Loring.....Portland

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

J. F. Cobb.....Anburn	D. V. B. Ormsby.....Farmington
W. F. Hallett.....Augusta	Augustus Bailey.....Gardiner
P. M. Blake.....Bangor	J. A. Bucknam & Co.....Mechanic Falls
J. H. Kimball.....Bath	Freeland Howe.....Norway
M. S. Staples.....Belfast	Dow & Palmer.....Portland
J. H. Small.....Biddeford	Spaulding & Stuart.....Richmond
C. C. Humphreys.....Brunswick	C. G. Moffitt.....Rockland
Levi L. Lowell.....Calais	W. R. Keith.....Thomaston
J. F. Stetson.....Camden	L. T. Boothby.....Waterville
A. N. Willey.....Cherryfield	

QUEEN INSURANCE COMPANY.

Benjamin Davis & Co.....	Augusta	Dow & Palmer.....	Portland
P. M. Blake.....	Bangor		

ROYAL INSURANCE COMPANY.

Benj. Davis & Co.....	Augusta	Augustus Bailey.....	Gardiner
P. M. Blake.....	Bangor	W. F. Garcelson.....	Lewiston
J. B. Drake.....	Bath	Rollins & Adams.....	Portland
S. D. Leavitt ..	Eastport	Charles C. Hobbs.....	South Berwick

WESTERN ASSURANCE COMPANY.

W. D. Little & Co .....	Portland
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COMPANIES ADMITTED SINCE JANUARY 1, 1874.

CLAY F. AND M. INSURANCE COMPANY.

David Cargill .....	Augusta	B. A. Neal.....	Gardiner
M. F. Ricker .....	Auburn	James G. Young .....	Great Falls, N. H.
Dolliver & Clark .....	Bangor	Jenks & Shannon .....	Lewiston
C. M. Plummer.....	Bath	George A. Hopkins .....	Millbridge
Cox & Field.....	Belfast	J. E. Jenks.....	Portland
W. W. Cushman.....	Biddeford	E. H. & G. W. Cochran.....	Rockland
R. B. Clark .....	Eastport	W. A. R. Boothby.....	Waterville
George A. Dyer.....	Ellsworth		

HOME INSURANCE AND BANKING COMPANY.

M. F. Ricker.....	Auburn	George A. Dyer.....	Ellsworth
C. M. Plummer.....	Bath	G. A. Hopkins .....	Millbridge
W. W. Cushman .....	Biddeford		

KANSAS INSURANCE COMPANY.

Frank E. Nye.....	Augusta	C. F. Dunlap .....	Lewiston
S. P. Johnson.....	Bangor	Upham & Gardiner .....	Portland
Cox & Field.....	Belfast	E. H. & G. W. Cochran .....	Rockland
W. W. Cushman.....	Biddeford	W. A. R. Boothby.....	Waterville

LYCOMING INSURANCE COMPANY.

Rollins, Loring & Adams.....	Portland
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MERCANTILE INSURANCE COMPANY.

W. W. Cushman .....	Biddeford	Warren Sparrow .....	Portland
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MILEVILLE MUTUAL M. AND F. INSURANCE COMPANY.

James B. Drake, General agent.....	Bath	J. Nickerson.....	Portland
Cox & Field.....	Belfast	Rollins, Loring & Adams.....	Portland
C. C. Burrill.....	Ellsworth	Spaulding & Stuart.....	Richmond
Sylvester Brown.....	Kennebunkport	A. E. Howard .....	Waldoboro

## LICENSED AGENTS.

## PLANTERS' INSURANCE COMPANY.

F. J. Goodwin ..... Biddeford | Barnes & O'Brien ..... Portland

## RIDGEWOOD INSURANCE COMPANY.

John E. Dow ..... Portland

## SAFEGUARD INSURANCE COMPANY.

Frank E. Nye.....	Augusta	O. F. Dunlap.....	Lewiston
Dolliver & Clark .....	Bangor	B. Barnes, Jr.....	Portland
W. W. Cushman .....	Biddeford		

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**SIXTH ANNUAL REPORT**

**OF THE**

**FRANCE COMMISSIONER.**



**STATE OF MAINE.** *Insurance comm.*

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**PART II.**

**Life and Accident Insurance.**

---

**AUGUSTA:**

**SPRAGUE, OWEN & NASH, PRINTERS TO THE STATE.**

**1874.**



SIXTH ANNUAL REPORT  
OF THE  
INSURANCE COMMISSIONER.

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PART SECOND.  
LIFE AND ACCIDENT INSURANCE.

---

*To the Honorable Senate and House of  
Representatives of the State of Maine :*

The Insurance Commissioner has the honor to present Part Second of the Sixth Annual Report, which relates to Life and Accident Insurance.

At the close of the year 1873, there were thirty-two life and two accident insurance companies authorized to transact business in this State.

The Union Mutual Life Insurance Company of Augusta is the only life insurance company doing business under the laws of this State. It must be gratifying to our people to know that this is one of the reliable companies of the country, is meeting with great success, and has the reputation of transacting its business honorably in every respect.

The Piedmont and Arlington Life Insurance Company of Richmond, Va., was admitted to this State July 28th, and without doing any business, withdrew and made no report.

The Missouri Valley Life Insurance Company of Leavenworth, Kansas, was admitted to this State July 28th.

The Eclectic Life Insurance Company of New York, was not re-licensed July 1st, and on September 12th was closed at suit of stockholders. Mr. Philo T. Ruggles of New York was appointed receiver by Supreme Court.

The Economical Life Insurance Company of Providence, R. I.,

withdrew from the State and has since reinsured in the Republic Life Insurance Company of Chicago, Ill.

The Life Association of America, of St. Louis, Mo., withdrew from the State July 1st.

The Asbury Life Insurance Company of New York withdrew from the State October 1st and has discontinued issuing new policies.

The National Life Insurance Company of New York withdrew from the State in October, and has since reinsured in the American National Life and Trust Insurance Company of New Haven, Conn. The latter company never has been licensed to do business in Maine.

The Globe Mutual Life Insurance Company was licensed to do business in Maine, February 18, 1874.

The following table shows the life and accident insurance companies authorized to do business in Maine at date of this report:

*Life and Accident Insurance Companies now authorized to do business in Maine.*

MAINE LIFE INSURANCE COMPANY.

Name of Company.	Location.	Name of Company.	Location.
Union Mutual .....	Augusta.		

LIFE INSURANCE COMPANIES OF OTHER STATES.

Ætna.....	Hartford, Conn.	Mutual.....	New York City.
American Popular.....	New York City.	Mutual Benefit .....	Newark, N. J.
Brooklyn.....	New York City.	National.....	Montpelier, Vt.
Charter Oak .....	Hartford, Conn.	National of U. S. of A....	Washington, D.C.
Connecticut Mutual.....	Hartford, Conn.	New England Mutual.....	Boston, Mass.
Continental.....	Hartford, Conn.	New York.....	New York City.
Continental.....	New York City.	North America.....	New York City.
Equitable.....	New York City.	Northwestern Mutual....	Milwaukee, Wis.
* Globe Mutual.....	New York City.	Phoenix Mutual.....	Hartford, Conn.
Homeopathic Mutual ....	New York City.	Republic.....	Chicago, Ill.
John Hancock Mutual.....	Boston, Mass.	Security Life & Annuity ..	New York City.
Manhattan.....	New York City.	State Mutual.....	Worcester, Mass.
Massachusetts Mutual ..	Springfield, Mass.	Travelers'.....	Hartford, Conn.
Merchants'.....	New York City.	United States.....	New York City.
Metropolitan.....	New York City.	Universal.....	New York City.
Missouri Valley.....	Leavenworth, Kan.	Washington.....	New York City.

ACCIDENT INSURANCE COMPANIES.

Railway Passengers'.....	Hartford, Conn.	Travelers'.....	Hartford, Conn.
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\* Admitted February 18, 1874.

## IMPORTANCE OF LIFE INSURANCE.

So much has been said and so much has been written in regard to the importance of life insurance, that it seems very strange that so few, comparatively, avail themselves of its advantages.

It is not only an advantage to the poor to hold a policy in a good life insurance company, but it may be equally so, and perhaps to a greater degree, to the rich. "For riches certainly make themselves wings; they fly away as an eagle toward heaven."

Let every young man take a policy for a few thousand dollars in some reliable life insurance company, and how little would be missed the money required to pay the premium from year to year. The greater part of the young men of our country could carry a large amount of insurance by using the money in paying their premiums that they now use from year to year in paying for intoxicating liquors, tobacco and cigars, used by themselves, and in treating their friends. In the one case the money is worse than thrown away, as it is not only lost but what it purchases is the cause of more disease and poverty than all other causes combined. The money applied in payment of premiums on life insurance policies is well invested, and such investment has a tendency to make men more economical, and is sure to bring happiness, not only to the young man himself, but in the future, to his wife and children, and may save them from great anxiety if not from actual want and suffering.

How many men die supposing themselves rich, whose families have always had all the luxuries of life. On settlement of the estate, for various reasons, it is found that but little property is left. In many such cases a life policy has been found, unknown before perhaps to the family, but wisely taken by the husband and father, it may be, without even thinking it would sometime be the means of saving his family from dependence upon their friends for the necessaries of life. This is the exception in life. In the greater part of such misfortunes, it is found that no such wise provisions have been made, and the loved ones are left to be assisted either by unfeeling relatives or thrown upon the charity of a cold world.

Adversity is liable to come upon all; great changes come to the rich as well as to the poor. This has been common experience in all parts of our land. It seems sad indeed for a family that has always had all the comforts and luxuries of life to be cut off at



once by the misfortune or death of its head. If money, that never would have been missed, could only have been placed from year to year in life insurance, how much happiness and comfort it would now afford to the sorrowing family.

There are but few who could not carry a life policy if they chose, and that without any inconvenience, even, to themselves.

A man who does not have an insurance placed upon his buildings, vessels and merchandise is thought to be very unwise. All go in for this without any prejudice. Men will have an insurance placed upon their sheep, cattle and horses, and at the same time neglect themselves.

Let a person ask for credit, in either city or country, and the question is usually asked, how much insurance have you upon your property. Visit the large warehouses and wholesale establishments in any of our cities, and you will see, in some conspicuous place, in large letters, the words, *Are you insured?* In fact, the question of credit is usually settled in these places by the answers and promises made at such times in regard to fire insurance. The same should be the case in regard to life insurance. A man who is so prudent as to place an insurance upon his life, indicates that he has some character. A man who is thus thoughtful in regard to the future of his family, is safer in regard to his transactions with others in all his business relations.

The question comes frequently, in what company shall I insure? The answer always is, select your own company after a careful examination of its merits.

It is better to be insured in either of the companies doing business in this State, and on almost any plan, rather than not to be insured. Many of these companies are first-class in every respect, have stood the test of years, and are managed by men of principle and of great financial ability. In no business of this country has more strict integrity been found than in our insurance companies.

Could those who have been made happy in this State by the blessing of life insurance, tell their story, it would convince the community of its importance more than all agents employed by the companies. It is healing medicine for the sick; a comfort to the dying, and a precious boon to families who are left without a competency of this world's goods.

## AGENTS OF COMPANIES.

A great reproach has been cast upon insurance, especially life, on account of the manner in which some agents have transacted their business. Many letters have been received by this department, full of complaints against agents for the deception and fraud used by them in taking applications for life insurance. Some are accused of promising the parties insured that in a very short time, two or three years at most, the dividends would nearly, or quite, cancel the premium. There can be no doubt but this deception has been used in thousands of instances, much to the disappointment and disgust of the parties insured.

Another great cause of dissatisfaction is produced by agents going about the country soliciting business, and in their great anxiety to make money, saying everything false in regard to other companies, hoping to create distrust in the minds of the people against all save the one represented by themselves. It makes no difference how old the company, how large the assets, how honorably they have always transacted their business, nothing good can be said of them by these professional *buffers*.

If agents would attend to the interest and business of their own companies, saying all they can that is good in regard to them, and not spend so much of their time in misrepresenting others, the business of life insurance in the State would become still more popular, and persons soliciting for the same would not be looked upon with so much suspicion as many of them are at the present time. Be gentlemen in any business, should be the watchword of all.

Another custom is becoming quite prevalent with a certain class of agents; in fact they seem to make it a kind of profession. They engage with a company, and after working for it more or less some one or two years, engage with another, and at once commence the work of visiting their former patrons, pretending they now represent a better company, with more liberal terms, and paying larger dividends than the former. The true secret, is in their desire to make all the money they can for themselves in large commissions, the first being several times more than the renewals, and not in their desire to benefit the insured.

Let the people give this class of agents a wide berth, and have nothing to do with them, for rest assured every such agent is a

fraud, and thinks more of a dollar to put into his own pocket than he cares for the welfare of his neighbor and family.

During the past year anonymous circulars have been put in circulation all over the State by some of these agents, without doubt supplied by the companies they represent, defaming certain other companies in competition with themselves, and accusing them of transactions which, if true, should place the managers of said companies in a felon's cell. Nothing is meaner than an anonymous communication, intended to stab under cover or in the dark.

A company or agent engaged in such practices shows the weakness of their own position, and the vileness of their own character, and so far as this department can effect, will not be permitted to do business in this State. The practice only causes distrust in the minds of the people in regard to *all* the companies, and serves to bring contempt upon life insurance in whatever form.

#### BUSINESS OF 1873.

Table No. 1 shows the capital, assets, liabilities, surplus or impairment of capital on the 31st day of December, 1873, and the income and expenditures for the year ending December 31, 1873, of life insurance companies transacting business in this State. The gross assets amounted to \$316,085,556.55. The liabilities amounted to \$283,247,277.25. The total surplus, as regards policy-holders, is \$32,838,289.30. The income amounted to \$101,937,080.64. The expenditures amounted to \$71,540,976.94. The total excess of income over expenditures is \$30,396,103.30.

Table No. 2 shows the nature of the assets of the companies transacting business in this State December 31, 1873.

Table No. 3 shows the nature of the liabilities of the same companies on the 31st day of December, 1873.

Table No. 4 shows the nature of the income of the same companies during the year ending December 31, 1873.

Table No. 5 shows the nature of the expenditures of the same companies during the same time.

Table No. 6 gives an exhibit of policies of all the life insurance companies doing business in Maine at the close of the year 1873.

Table No. 7 shows the number and amount of policies terminated during 1873, and the mode of termination. Terminated by death or maturity, 7,846, amounting to \$22,244,296. Terminated by

expiry, 932, amounting to \$2,347,204. Terminated by surrender, 21,896, amounting to \$65,588,826. Terminated by lapse, 57,526, amounting to \$144,947,455.

Table No. 8 shows the business transacted in Maine during the year ending December 31, 1873, by life insurance companies. The number of policies issued was 3,773. Amount insured, \$5,193,367.00. Premiums received, \$1,079,491.29. Losses and claims incurred during the year, \$278,234.29. Losses and claims paid, \$305,966.29. Losses and claims unpaid, \$122,521.00. Whole number of policies in force in the State at close of 1873, 16,787. Whole amount insured, \$29,105,257.00.

## FINANCIAL.

JOSHUA NYE, *Insurance Commissioner,*

	TO STATE OF MAINE,	DR.
For cash received for license fee of 129 companies,		
at \$20.....		\$2,580 00
For cash received for license fee of 43 brokers, at \$5..		215 00
For cash received for license fee of 1,386 agents, at \$1		1,386 00
		<hr/>
		\$4,181 00
	CR.	
By salary, including rent and clerk hire .....		\$2,500 00
postage, stationery, expenses, &c .....		258 56
cash to balance.....		1,422 44
		<hr/>
		\$4,181 00

Respectfully submitted,

JOSHUA NYE,

*Insurance Commissioner.*

AUGUSTA, May 20, 1874.



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# STATISTICAL TABLES.

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**TABLE I.**—*Showing the Capital, Assets, Liabilities, Surplus or Impairment of Capital on the 31st day of December, 1873, and the Income and Expenditures for the year ending December 31st, 1873, of Life Insurance Companies transacting business in this State.*

NAME OF COMPANY.	Paid up Capital.	Assets.	Liabilities, not including Capital.	Surplus as regards Policy Holders	Surplus as regards Stockholders.	Impairment of Capital.	Income.	Expenditures.
<b>MAINE COMPANY.</b>								
Union Mutual.....	—	\$7,717,850 55	\$5,920,916 00	\$796,934 55	—	—	\$2,171,996 64	\$1,322,577 17
<b>COMPANIES OF OTHER STATES.</b>								
Aetna, Conn.....	\$103,056	18,923,892 85	\$17,889,429 23	1,034,463 62	\$931,407 62	—	6,228,534 51	4,817,061 18
American Popular, N. Y.....	230,000	588,583 10	\$442,168 00	146,415 10	—	—	213,096 13	141,114 11
Brooklyn, N. Y.....	125,000	2,075,738 84	\$1,940,114 00	135,624 81	10,624 84	\$83,564 90	738,783 39	558,234 12
Charter Oak, Conn.....	200,000	11,404,755 13	\$11,579,504 00	25,251 13	—	174,748 87	4,082,518 10	2,985,246 44
Connecticut Mutual, Conn.....	—	\$7,620,557 02	\$33,561,920 78	4,058,736 24	—	—	9,861,719 99	7,274,579 48
Continental, Conn.....	120,000	2,637,863 57	\$2,596,176 27	41,687 30	—	78,312 70	972,042 44	815,751 61
Continental, N. Y.....	100,000	6,463,536 43	\$3,823,444 00	640,092 43	540,092 43	—	2,838,500 65	2,164,430 30
Equitable, N. Y.....	100,000	22,678,059 93	\$19,856,456 00	2,821,603 93	2,721,603 93	—	9,800,180 55	6,600,038 01
Globe Mutual, N. Y.....	100,000	4,084,799 21	\$1,783,248 40	296,550 81	196,550 81	—	1,398,695 37	1,077,003 08
Honoeopathic Mutual, N. Y.....	200,000	517,806 89	\$442,618 00	75,188 89	—	124,811 11	237,705 36	189,978 22
John Hancock Mutual, Mass.....	—	2,545,357 40	\$2,501,650 32	43,807 08	—	—	811,117 71	595,546 66
Manhattan, N. Y.....	100,000	8,875,984 51	\$7,090,888 54	1,785,095 97	1,685,095 97	—	2,128,071 05	1,539,937 28
Massachusetts Mutual, Mass.....	—	4,980,275 78	\$4,572,369 07	407,906 71	—	—	1,473,408 76	915,039 96
Merchants', N. Y.....	161,000	199,610 80	\$101,393 00	98,217 80	—	62,782 20	109,342 06	81,969 50
Metropolitan, N. Y.....	200,000	1,635,086 55	\$1,420,983 00	214,203 55	14,203 55	—	932,088 89	691,352 84
Missouri Valley, Kan.....	115,500	567,824 29	\$487,138 67	80,685 62	—	34,814 48	351,255 67	252,686 60
Mutual, N. Y.....	—	65,284,984 37	\$58,601,368 82	6,683,615 55	—	—	21,662,092 26	15,373,339 19
Mutual Benefit, N. J.....	—	28,620,866 27	\$26,557,140 96	2,063,815 31	—	—	7,171,410 44	4,975,156 00
National Vt.....	—	1,541,560 14	\$1,076,789 94	464,770 20	—	—	367,195 20	215,512 84

National of U. S. of A., D. C....	1,000,000	3,254,108 39	*2,706,084 77	548,023 62	-	451,976 38	1,520,152 40	817,460 11
New England Mutual, Mass.....	-	12,663,119 81	*11,324,997 50	1,337,122 31	-	-	3,188,313 53	1,995,477 53
New York, N. Y.....	-	24,430,228 17	†70,916,096 57	3,514,131 60	-	-	7,549,616 21	4,693,579 65
North America, N. Y.....	-	5,575,094 57	†5,501,837 78	73,256 79	-	-	1,722,996 05	1,655,262 66
Northwestern Mutual, Wis.....	-	14,005,701 81	†11,402,179 14	2,603,522 67	-	-	3,906,252 13	2,272,890 53
Phoenix Mutual, Conn.....	16,000	8,963,423 97	*8,823,650 00	139,773 97	123,773 97	-	3,521,240 57	2,589,750 11
Republic, Ill.....	947,400	2,040,347 04	*1,673,807 00	366,540 04	-	580,859 96	1,101,052 07	565,118 79
Security Life & Annuity, N. Y..	110,000	3,449,108 26	†3,008,563 14	440,545 11	330,545 11	-	1,454,779 59	1,386,641 13
State Mutual, Mass.....	-	1,587,794 57	*1,392,982 10	194,812 47	-	-	382,538 56	207,349 21
Travelers', Conn.....	500,000	1,723,389 27	*1,669,288 01	54,101 26	-	445,898 74	593,497 40	243,270 94
United States, N. Y.....	250,000	4,195,696 10	†3,297,637 22	898,058 88	648,058 88	-	1,410,729 44	1,102,488 29
Universal, N. Y.....	200,000	1,122,642 72	†896,426 00	226,216 72	26,216 72	-	779,237 49	683,859 10
Washington, N. Y.....	125,000	3,910,818 25	†3,383,301 02	527,517 23	402,517 23	-	1,257,010 03	772,975 30
Totals.....	\$5,002,956	\$308,367,706 00	\$276,326,361 25	\$32,041,354 75	\$7,630,691 06	\$2,037,789 24	\$99,765,084 00	\$70,218,399 77
Aggregate.....	6,002,956	316,085,556 55	283,247,277 25	32,636,269 50	7,630,691 06	2,037,789 24	110,937,080 64	71,540,976 94

\* Policies valued as per "the Actuarial Table of Mortality" with 4 per cent. interest.

† Policies valued as per "the American Experience Table of Mortality, with  $4\frac{1}{2}$  per cent. interest.



TABLE II.—Showing the nature of the Assets on the 31st day of December, 1873, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Loans on Bonds and Mortgages.	Loans on Collaterals.	Premium Notes and Loans.	Real Estate.	Stocks and Bonds owned.	Net deferred and outstanding Premiums.	All other Assets.	Total Assets.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$4,174,865 89	\$79,679 91	\$2,285,205 26	\$282,709 75	\$219,107 50	\$304,718 35	\$371,563 89	\$7,717,850 55
<b>COMPANIES OF OTHER STATES.</b>								
Ethna, Conn.....	6,379,453 05	476,978 69	5,186,672 25	7,737 55	4,696,415 75	340,289 22	1,836,346 34	19,923,892 85
American Popular, N. Y.....	62,660 00	36,513 03	88,693 73	—	219,300 00	109,376 96	82,150 38	688,563 10
Brooklyn, N. Y.....	1,080,829 75	48,630 29	467,597 87	—	288,583 47	69,564 82	120,872 64	2,076,738 84
Charter Oak, Conn.....	4,670,787 31	1,356,613 21	3,285,767 22	1,087,380 54	325,725 00	166,779 49	711,702 36	11,604,755 13
Connecticut Mutual, Conn.....	21,178,605 33	303,572 61	7,969,611 62	1,347,227 83	4,376,457 77	40,868 98	2,414,212 88	37,620,557 02
Continental, Conn.....	456,840 40	69,000 00	1,161,347 54	—	397,784 50	307,567 52	245,323 61	2,637,863 57
Continental, N. Y.....	1,200,880 61	140,078 00	2,252,157 30	810,000 00	573,126 25	988,579 48	608,714 79	6,463,636 43
Equitable, N. Y.....	14,837,062 50	379,918 35	—	2,302,916 96	1,845,280 53	844,502 00	1,868,379 59	22,978,059 93
Globe Mutual, N. Y.....	2,125,436 36	80,000 00	38,495 09	—	1,356,120 39	288,360 96	196,386 41	4,084,799 21
Homeopathic Mutual, N. Y.....	195,167 32	114,000 00	1,419 22	525 00	157,746 25	38,472 78	10,176 32	517,806 89
John Hancock Mut., Mass.	813,633 43	114,400 00	477,117 57	—	811,493 00	230,444 87	98,268 53	2,545,357 40
Manhattan, N. Y.....	4,251,799 77	629,950 00	2,299,623 00	—	726,555 53	485,123 52	482,832 69	8,875,984 51
Massachusetts Mut., Mass.	2,541,544 00	144,050 00	987,470 38	150,000 00	701,181 00	244,803 98	211,226 42	4,980,375 78
Merchants', N. Y.....	23,000 00	33,668 00	6,422 33	—	118,452 50	20,666 27	7,403 70	199,810 80
Metropolitan, N. Y.....	404,200 00	39,782 02	376,873 93	—	240,720 00	498,940 10	74,570 50	1,635,086 55
Missouri Valley, Kan.....	295,691 18	3,476 03	—	86,694 03	23,251 75	113,258 31	45,553 59	567,824 29
Mutual, N. Y.....	52,707,912 17	—	—	2,539,403 36	5,967,888 00	921,248 13	9,148,534 71	65,284,984 37
Mutual Benefit, N. J.....	11,430,350 70	—	7,016,885 97	149,804 10	8,757,905 00	168,035 14	1,098,375 36	23,620,956 27
National, Vt.....	797,820 36	31,175 00	40,443 31	15,010 64	495,547 98	81,562 56	82,000 60	1,541,860 14

Natl of U. S. of A., D. C..	1,627,849 06	821,842 80	71,681 00	-	369,318 75	160,497 34	209,419 45	3,254,108 39
New England Mut., Mass..	2,287,192 91	675,853 20	2,299,923 35	625,000 00	6,614,563 50	645,291 56	514,265 29	12,662,119 81
New York, N. Y. ....	14,135,265 13	-	962,112 98	1,768,174 14	4,937,320 24	789,985 75	1,837,369 83	24,430,238 17
North America, N. Y. ....	3,353,044 46	41,866 23	940,401 51	300,748 99	82,355 55	592,953 09	263,736 74	5,575,094 57
Northwestern Mutual, Wis.	7,986,335 38	-	4,380,275 35	319,252 87	176,450 00	486,412 98	656,975 23	14,005,701 81
Phoenix Mutual, Conn ....	3,654,757 74	83,879 13	3,684,716 00	-	580,945 25	596,873 71	362,251 14	8,963,423 97
Republic, Ill. ....	966,942 06	83,910 36	142,453 37	343,378 90	170,045 64	217,325 36	115,791 35	2,040,347 04
Security L. & Annuity N. Y.	30,682 80	-	1,995,547 16	-	699,550 00	492,712 41	230,615 88	3,449,108 25
State Mutual, Mass. ....	102,250 00	2,200 00	45,901 41	50,000 00	1,326,945 83	-	60,497 33	1,587,794 57
Travelers', Conn. ....	1,063,388 60	-	-	67,000 00	315,456 00	140,050 42	137,494 25	1,723,389 27
United States, N. Y. ....	2,764,340 52	92,950 00	224,890 98	-	748,645 88	142,145 09	222,723 63	4,195,696 10
Universal, N. Y. ....	229,991 51	-	339,207 90	1,000 00	280,000 00	150,827 05	121,816 26	1,172,642 72
Washington, N. Y. ....	1,863,977 87	4,682 00	-	12,151 26	1,585,600 00	231,826 74	262,580 38	3,910,818 25
Totals .....	\$165,609,682 27	\$5,798,386 95	\$46,723,169 34	\$12,581,604 17	\$48,916,131 11	\$10,606,743 88	\$18,233,088 18	\$308,367,706 00
Aggregate .....	169,684,448 16	5,878,066 86	49,008,374 60	12,864,313 92	49,135,238 61	10,910,462 23	18,604,652 07	316,085,566 55

TABLE III. — Showing the nature of the Liabilities on the 31st day of December, 1873, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Losses and Claims due and unpaid.	Losses and Claims not due.	Losses and Claims resisted.	Reinsurance Reserve.	Unpaid Dividends.	Due for Salaries, Rents, etc.	All other Liabilities.	Total Liabilities except Capital.
<b>MAINE COMPANY.</b>								
Union Mutual.....	-	\$154,187 00	-	*\$6,766,729 00	-	-	-	\$6,920,916 00
<b>COMPANIES OF OTHER STATES.</b>								
Atlas, Conn.....	\$32,378 09	459,626 00	\$76,124 75	*17,079,967 00	\$239,832 39	-	\$12,001 00	17,989,439 23
American Popular, N. Y.....	-	-	8,000 00	†434,168 00	-	-	-	442,168 00
Brooklyn, N. Y.....	17,800 00	-	11,400 00	†1,906,687 00	-	-	4,327 00	1,940,114 00
Charter Oak, Conn.....	-	216,555 00	59,000 00	*11,294,474 00	9,475 00	-	-	11,579,504 00
Connecticut Mutual, Conn.....	-	953,625 00	133,383 00	*32,413,736 00	61,076 78	-	-	33,561,820 78
Continental, Conn.....	-	32,861 27	-	*2,563,315 00	-	-	-	2,586,176 27
Continental, N. Y.....	-	148,214 00	13,000 00	†5,654,590 00	-	-	7,640 00	5,823,444 00
Equitable, N. Y.....	36,000 00	420,185 00	25,000 00	†19,218,819 00	76,452 00	-	80,000 00	19,856,456 00
Globe Mutual, N. Y.....	13,412 40	85,750 00	20,925 00	†3,563,311 00	-	\$4,950 00	-	3,788,248 40
Homeopathic Mutual, N. Y.....	-	4,000 00	-	†433,779 00	-	-	4,839 00	442,618 00
John Hancock Mutual, Mass.....	1,000 00	37,000 00	-	*2,445,972 69	17,577 63	-	-	2,501,550 32
Manhattan, N. Y.....	-	191,920 00	73,000 00	†6,728,205 00	97,763 54	-	-	7,090,888 54
Massachusetts Mutual, Mass.....	-	68,630 00	43,000 00	*4,432,103 08	20,321 99	-	18,414 00	4,572,369 07
Merchants' N. Y.....	-	2,000 00	-	†99,393 00	-	-	-	101,393 00
Metropolitan, N. Y.....	26,239 00	-	-	†1,381,589 00	7,045 00	1,925 00	4,085 00	1,420,833 00
Missouri Valley, Kan.....	-	15,000 00	-	†471,267 00	-	851 67	-	487,138 67
Mutual, N. Y.....	-	633,825 84	124,500 00	†57,743,601 00	43,316 95	-	56,125 03	58,601,368 82
Mutual Benefit, N. J.....	-	526,217 00	69,000 00	*24,181,998 00	223,602 09	-	1,556,323 87	26,557,140 96
National, Vt.....	-	27,500 00	1,000 00	*1,031,866 00	6,423 94	-	10,000 00	1,076,789 94
National of U. S. of A., D. C.....	500 00	90,029 62	6,274 15	*2,696,356 00	-	-	12,925 00	2,706,084 77

New England Mutual, Mass. ....	137,777 00	-	*11,097,817 34	89,403 16	-	-	11,334,997 50
New York, N. Y. ....	398,170 00	81,200 00	+20,228,096 00	208,630 57	-	-	20,916,096 57
North America, N. Y. ....	-	6,000 00	+5,191,036 00	-	-	123,143 78	6,501,837 78
Northwestern Mutual, Wis. ....	47,985 14	20,000 00	+11,327,684 00	3,900 00	-	3,500 00	11,402,179 14
Phoenix Mutual, Conn. ....	196,788 00	-	*8,626,862 00	-	-	-	8,823,650 00
Republic, Ill. ....	30,751 00	3,000 00	*1,640,076 00	-	-	-	1,673,807 00
Security Life & Annuity N. Y. ....	94,839 00	10,000 00	+2,885,006 00	13,948 25	1,500 00	3,269 89	3,008,563 14
State Mutual, Mass. ....	11,000 00	5,000 00	*1,370,248 90	6,733 20	-	-	1,392,982 10
Travelers, Conn. ....	43,476 00	19,425 00	*1,594,092 00	-	295 01	12,000 00	1,659,288 01
United States, N. Y. ....	112,760 00	-	+3,457,615 00	-	-	27,312 22	3,297,637 22
Universal, N. Y. ....	26,000 00	-	+870,426 00	-	-	-	896,426 00
Washington, N. Y. ....	65,175 00	5,000 00	+3,308,881 00	745 02	2,500 00	-	3,383,361 02
Totals. ....	\$299,987 49	\$5,077,539 87	\$813,231 90	\$267,062,817 01	\$1,124,847 51	\$12,021 68	\$1,935,905 79
Aggregate. ....	299,987 49	5,231,726 87	813,231 90	273,929,646 01	1,124,847 51	12,021 68	1,935,905 79
							283,247,277 25

\* Policies valued as per "the Actuaries' Table of Mortality," with 4 per cent. interest.

+ Policies valued as per "the American Experience Table of Mortality," with  $\frac{1}{2}$  per cent. interest.

TABLE IV.—*Showing the nature of the Income during the year ending December 31st, 1873, of Life Insurance Companies transacting business in this State.*

NAME OF COMPANY.	PREMIUMS RECEIVED.		Interest and Dividends.	Rents.	Income from all other sources.	Total Income.	Excess of Income over Expenditures.	Excess of Expenditures over Income.
	Cash.	Note.						
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$1,202,496 07	\$467,709 06	\$485,671 89	\$16,119 62	-	\$2,171,996 64	\$849,419 47	-
<b>COMPANIES OF OTHER STATES.</b>								
Atlas, Conn.....	3,926,253 88	892,259 02	1,318,920 72	-	\$91,100 89	6,228,534 61	1,411,473 33	-
American Popular, N. Y.....	146,543 44	46,020 58	20,532 11	-	-	213,096 13	71,992 02	-
Brooklyn, N. Y.....	560,835 72	53,529 78	116,936 96	-	7,480 95	738,783 39	180,549 27	-
Charter Oak, Conn.....	2,205,384 16	1,208,588 07	634,179 60	34,366 27	-	4,082,518 10	1,097,271 66	-
Connecticut Mutual, Conn.....	7,575,403 10	56,134 50	2,211,628 47	18,553 92	-	9,861,719 99	2,687,140 51	-
Continental, Conn.....	655,733 59	127,531 53	145,092 78	-	43,684 54	972,042 44	156,290 83	-
Continental, N. Y.....	1,859,109 03	689,626 29	256,843 63	32,921 70	-	2,838,500 65	674,070 36	-
Equitable, N. Y.....	8,541,694 91	-	1,153,219 31	105,266 83	-	9,800,180 55	3,200,122 54	-
Globe Mutual, N. Y.....	1,181,918 77	-	137,052 00	4,724 60	15,000 00	1,398,695 37	321,692 29	-
Homeopathic Mutual, N. Y.....	205,116 28	-	23,589 08	-	9,000 00	237,705 36	77,727 14	-
John Hancock Mutual, Mass.....	580,344 77	82,399 79	148,373 15	-	-	811,117 71	215,571 05	-
Manhattan, N. Y.....	1,427,607 85	168,710 42	531,752 78	-	-	2,128,071 05	568,133 77	-
Massachusetts Mutual, Mass.....	921,707 72	279,685 87	270,034 61	1,980 66	-	1,473,408 76	558,368 80	-
Merchants', N. Y.....	92,164 79	6,140 92	10,257 11	779 24	-	109,342 06	27,352 56	-
Metropolitan, N. Y.....	721,734 75	144,377 04	65,977 10	-	-	932,068 89	240,736 05	-
Missouri Valley, Kan.....	318,743 48	-	32,274 19	-	238 00	351,255 67	98,569 07	-
Mutual, N. Y.....	17,818,889 20	-	3,791,196 40	51,916 66	-	21,662,002 26	6,288,673 07	-
Mutual Benefit, N. J.....	4,646,661 62	755,496 91	1,765,826 91	3,425 00	-	7,171,410 44	2,196,274 44	-
National, Vt.....	267,591 72	3,392 10	95,459 45	751 93	-	367,195 20	153,392 86	-
National of U. S. of A., D. C.....	948,438 21	71,681 00	244,861 16	-	260,072 08	1,526,152 40	702,692 29	-

New England Mutual, Mass...	1,634,317 43	806,213 62	706,749 38	41,033 10	-	3,188,313 53	1,192,836 00
New York, N. Y. ....	5,895,194 55	236,326 83	1,337,176 17	80,918 66	-	7,549,616 21	2,856,036 56
North America, N. Y. ....	1,280,988 38	193,783 02	709,598 43	15,156 19	23,470 03	1,772,996 05	67,733 39
Northwestern Mutual, Wis. ....	1,963,063 41	988,410 95	943,139 49	10,648 28	-	3,906,232 13	1,633,371 60
Phoenix Mutual, Conn. ....	2,478,092 66	487,349 00	556,798 91	-	-	3,621,240 57	931,490 48
Republic Ill. ....	478,299 32	85,257 97	59,362 45	22,760 16	455,372 17	1,101,052 07	535,933 28
Security Life & Annuity, N. Y.	982,230 78	343,825 74	116,750 58	-	11,972 49	1,454,779 59	68,128 48
State Mutual, Mass. ....	283,014 73	-	99,623 83	-	-	382,638 56	175,190 35
Travelers', Conn. ....	477,408 78	-	108,343 53	463 74	7,281 35	593,497 40	350,226 46
United States, N. Y. ....	1,148,624 92	-	262,104 52	-	-	1,410,729 44	308,241 15
Universal, N. Y. ....	591,360 97	124,576 35	63,300 14	-	-	779,237 49	95,378 39
Washington, N. Y. ....	1,042,926 75	-	214,083 28	-	-	1,257,010 03	484,034 73
Totals .....	\$72,852,389 67	\$7,852,317 31	\$17,710,038 13	\$425,666 44	\$924,672 45	\$99,765,084 00	\$29,546,684 23
Aggregate .....	74,054,885 74	8,320,026 37	18,195,710 02	441,786 06	924,672 45	101,937,080 64	30,396,103 70

TABLE V. — Showing the nature of the Expenditures during the year ending December 31st, 1873, of Life Insurance Companies transacting business in this State.

NAME OF COMPANY.	Paid for losses and policy claims.	Paid for policies lapsed, surrendered, and purchased.	Dividends to policyholders.	Paid for commissions.	Paid for salaries, medical examiners fees, etc.	All other cash expenditures.	Premium note expenditures.	Total Expenditures.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$392,111 08	\$106,134 57	\$88,149 74	\$115,069 39	\$139,824 78	\$108,213 59	\$373,074 02	\$1,322,577 17
<b>COMPANIES OF OTHER STATES.</b>								
Aetna, Conn.....	1,530,182 20	944,507 10	237,644 66	360,458 86	111,635 27	331,853 95	1,300,779 14	4,817,061 18
American Popular, N. Y.....	31,800 00	3,891 74	—	12,437 93	23,377 36	60,733 00	8,875 08	141,114 11
Brooklyn, N. Y.....	148,651 23	50,040 24	68,134 91	45,882 59	61,709 76	114,839 17	65,976 22	558,234 12
Charter Oak, Conn.....	758,719 06	392,509 93	153,701 06	298,691 64	61,345 42	186,063 36	1,193,216 97	2,985,246 44
Connecticut Mutual, Conn.....	2,353,114 69	297,576 17	2,737,867 76	672,912 48	80,987 18	350,293 12	891,917 08	7,274,579 48
Continental, Conn.....	122,582 81	11,397 62	162,375 97	76,207 29	75,305 17	74,579 26	283,303 49	815,751 61
Continental, N. Y.....	680,901 19	296,971 67	81,177 82	223,569 45	193,258 79	229,870 69	459,747 69	2,164,430 80
Equitable, N. Y.....	2,116,338 11	1,115,578 79	1,844,612 04	534,112 16	339,352 36	689,064 55	—	6,600,958 01
Globe Mutual, N. Y.....	414,945 13	217,132 35	112,129 08	107,457 69	127,877 79	97,461 54	—	1,077,903 08
Homeopathic Mutual, N. Y.....	54,175 67	38,744 86	8,113 97	11,044 58	22,468 23	25,430 91	—	159,978 22
John Hancock Mutual, Mass.....	236,969 29	27,250 57	71,353 04	67,381 22	35,419 66	68,731 79	88,441 09	595,546 68
Manhattan, N. Y.....	636,594 27	51,217 18	324,439 81	154,980 35	77,627 91	134,089 87	161,008 09	1,539,937 28
Massachusetts Mutual, Mass.....	272,624 09	77,399 00	73,998 38	76,704 67	108,504 15	66,004 71	246,804 96	915,939 96
Merchants, N. Y.....	7,509 00	16,368 57	2,279 11	17,754 98	16,668 48	20,876 63	541 75	31,989 50
Metropolitan, N. Y.....	190,465 60	73,560 76	46,984 32	106,283 18	100,312 03	80,661 01	93,085 94	691,352 84
Misouri Valley, Kan.....	31,117 22	57,829 86	45,068 89	51,532 45	32,872 99	34,375 69	—	232,686 60
Mutual, N. Y.....	8,401,200 08	1,675,168 03	8,397,676 22	356,317 12	342,698 99	1,300,368 75	—	15,373,329 19
Mutual Benefit, N. J.....	1,843,081 18	321,430 37	1,606,941 64	419,240 51	88,489 94	203,860 80	590,091 66	4,975,136 00
National, Vt.....	94,866 55	15,268 74	42,749 99	29,879 35	15,388 15	9,608 40	6,061 66	213,612 84

National of U. S. of A., D. C.....	281,734 17	196,034 64	-	96,591 05	91,381 06	151,719 19	-	817,460 11
New England Mutual, Mass.....	731,614 34	276,401 96	244,678 11	147,181 85	66,037 63	141,731 99	387,810 15	1,995,477 53
New York, N. Y.....	1,468,960 89	1,444,983 70	684,159 75	318,471 77	216,211 35	330,512 81	231,569 88	4,693,579 85
North America, N. Y.....	728,767 20	205,448 74	89,085 90	128,982 59	139,016 55	115,633 08	248,328 62	1,655,262 66
Northwestern Mutual, Wis.....	648,763 19	170,360 34	101,312 14	236,294 85	137,238 80	105,541 96	381,969 25	2,272,880 53
Phoenix Mutual, Conn.....	876,213 03	8,933 76	784,998 71	269,289 91	167,149 01	145,295 68	353,870 01	2,589,750 11
Republic, Ill.....	200,738 83	58,510 81	4,700 78	98,290 51	112,280 79	77,482 85	18,134 22	565,118 79
Security Life & Annuity, N. Y.	526,397 90	91,788 58	101,289 15	175,841 82	63,325 33	101,580 69	326,417 86	1,386,641 13
State Mutual, Mass.....	80,100 00	8,337 11	72,465 98	21,428 40	23,914 13	1,102 59	-	207,348 21
Travelers', Conn.....	123,852 82	18,141 88	220 88	49,672 42	19,087 66	82,295 28	-	243,270 94
United States, N. Y.....	248,069 07	233,055 62	299,329 16	133,484 81	52,647 44	135,902 19	-	1,102,488 29
Universal, N. Y.....	231,828 75	67,457 14	-	100,233 06	64,006 17	103,908 52	116,407 46	633,859 10
Washington, N. Y.....	326,187 11	61,211 94	136,574 15	69,368 55	70,140 07	89,493 48	-	772,975 30
Totals.....	\$21,392,853 67	\$8,543,908 77	\$18,427,952 88	\$5,371,934 39	\$3,107,655 06	\$5,480,738 29	\$7,893,356 77	\$70,218,399 77
Aggregate.....	21,784,964 75	8,650,043 34	18,516,103 62	5,487,003 78	3,247,479 78	5,588,951 88	8,266,430 79	71,540,976 94



TABLE VI. — *Exhibit of Policies.*

NAME OF COMPANY.	POLICIES IN FORCE Dec. 31, 1872.		POLICIES ISSUED DURING 1873.		POLICIES TERMINATED DURING 1873.		POLICIES IN FORCE Dec. 31, 1873.		INCREASE, 1873.		DECREASE, 1873.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>MAINE COMPANY.</b>												
Union Mutual.....	17,528	\$39,814,365	4,309	\$10,935,045	3,029	\$7,844,655	18,808	\$42,904,755	1,280	\$3,090,390	-	-
<b>COMPANIES OF OTHER STATES.</b>												
Zetna, Conn.....	50,028	100,618,772	10,659	17,333,108	7,105	19,087,731	53,582	98,864,149	3,554	-	-	\$1,754,623
American Popular, N. Y. . .	2,769	6,227,174	506	1,855,984	346	831,495	2,939	7,251,663	160	1,024,489	-	-
Brooklyn, N. Y. . . . .	4,589	11,967,610	1,718	4,159,018	1,125	2,836,665	5,182	13,289,963	593	1,322,353	-	-
Charter Oak, Conn.....	26,756	63,427,688	5,168	10,955,391	5,163	12,415,232	26,761	61,967,847	5	-	-	1,459,841
Connecticut Mutual, Conn.	62,826	181,726,840	5,679	15,607,263	4,955	19,531,373	63,560	181,802,730	724	75,890	-	-
Continental, Conn.....	10,741	18,320,158	2,042	4,443,893	1,968	3,827,842	10,800	18,936,209	59	616,051	-	-
Continental, N. Y. . . . .	28,579	60,623,390	7,220	13,950,609	7,363	16,782,516	27,931	57,791,483	-	-	648	2,831,907
Equitable, N. Y. . . . .	43,135	171,443,351	13,403	53,457,578	9,250	40,613,799	47,288	184,282,130	4,153	12,838,779	-	-
Globe Mutual, N. Y. . . . .	12,634	30,236,185	3,680	9,565,204	3,665	10,486,358	12,549	29,316,031	15	-	-	920,164
Homeopathic Mutual, N. Y.	2,327	4,581,200	808	1,403,506	644	1,953,475	2,491	4,631,231	164	50,031	-	-
John Hancock Mut., Mass.	8,044	18,202,061	1,129	2,349,144	1,412	3,518,943	7,761	17,032,262	-	-	283	1,169,799
Manhattan, N. Y. . . . .	13,124	42,343,613	1,746	5,374,713	1,785	5,717,797	13,085	42,000,599	-	-	39	843,084
Massachusetts Mut., Mass.	14,484	33,192,008	1,856	4,537,737	2,019	5,092,806	14,321	32,636,839	-	-	163	555,169
Merchants' N. Y. . . . .	686	1,345,991	1,371	2,540,064	693	1,314,339	1,364	2,571,676	678	1,225,725	-	-
Metropolitan, N. Y. . . . .	15,345	20,546,341	12,242	17,763,399	8,989	11,915,875	18,598	26,383,865	3,253	5,837,524	-	-
Missouri Valley, Kan.....	2,293	7,552,360	8,181	3,468,741	953	3,382,380	9,521	7,648,731	7,228	86,361	-	-
Mutual, N. Y. . . . .	78,146	264,591,882	16,416	56,560,598	8,146	31,646,741	86,416	289,505,739	8,270	24,913,857	-	-
Mutual Benefit, N. J. . . . .	39,425	133,163,652	8,191	8,912,359	2,678	10,632,193	39,938	131,443,818	513	-	-	1,719,894

National, Va.....	4,145	8,764,447	623	1,663,547	564	1,341,972	4,204	9,086,022	59	321,575	-	-
Nat'l of U. S. of A., D. C.	9,190	20,695,350	5,450	13,744,303	2,726	6,554,909	11,924	27,884,753	2,734	7,189,403	-	-
New England Mut., Mass.	22,337	65,964,525	3,050	8,076,864	3,533	9,712,229	21,854	64,329,160	-	-	483	1,635,365
New York, N. Y.....	41,234	118,622,606	8,834	26,621,459	6,908	21,571,679	43,160	123,672,386	1,926	5,049,780	-	-
North America, N. Y.....	13,832	34,624,075	2,238	4,431,763	3,290	8,918,032	12,780	30,137,806	-	-	1,052	4,486,269
Northwestern Mutual, Wis.	35,205	64,175,217	5,114	12,027,261	5,093	11,510,475	35,226	64,692,003	21	516,786	-	-
Phoenix Mutual, Conn....	32,990	71,915,319	9,722	19,100,462	7,438	15,281,480	35,274	75,794,331	2,284	3,818,982	-	-
Republic, Ill.....	6,467	12,846,989	5,344	12,932,414	2,062	5,402,586	8,749	20,376,817	8,282	7,529,828	-	-
Security L. & Annuity N. Y	13,484	32,554,062	2,971	6,607,552	5,337	11,631,731	11,118	26,529,883	-	-	2,366	6,024,179
State Mutual, Mass.....	3,973	7,758,803	497	1,149,500	314	688,778	4,156	8,319,525	183	460,722	-	-
Travelers', Conn.....	7,983	14,575,777	2,479	4,730,186	1,484	2,755,220	8,958	16,550,743	995	1,974,968	-	-
United States, N. Y.....	10,123	22,574,578	2,311	6,667,145	2,269	6,238,407	10,165	23,003,316	42	428,738	-	-
Universal, N. Y.....	6,842	17,664,986	2,838	9,248,031	3,035	5,590,380	6,745	18,322,637	-	657,651	97	-
Washington, N. Y.....	10,967	25,303,957	2,273	5,827,269	1,842	5,021,675	11,398	26,109,551	431	805,594	-	-
Totals.....	633,583	\$1,688,160,957	160,869	\$366,051,066	114,674	\$312,206,204	869,778	\$1,742,005,818	41,326	\$76,745,085	5,131	\$22,900,224
Aggregate.....	651,111	1,727,975,322	155,178	376,985,110	117,703	320,050,859	688,586	1,784,910,573	42,606	79,835,475	5,131	22,900,224

TABLE VII.—Showing the number and amount of Policies terminated during 1873, and the mode of termination.

NAME OF COMPANY.	BY DEATH OR MATURITY.		BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
<b>MAINE COMPANY.</b>												
Union Mutual.....	195	\$424,700	5	\$5,400	452	\$1,057,485	1,665	\$4,084,526	1	\$659,024	711	\$1,603,700
<b>COMPANIES OF OTHER STATES.</b>												
Zetna, Conn.....	710	1,709,100	7	15,500	3,381	8,441,246	1,705	6,210,776	—	—	1,302	2,651,109
American Popular, N. Y.....	16	41,800	177	400,100	20	58,600	—	—	10	18,000	123	813,095
Brooklyn, N. Y.....	62	182,800	1	3,500	352	952,165	517	1,179,300	13	62,000	180	457,000
Charter Oak, Conn.....	248	699,375	3	4,000	1,121	2,714,682	2,782	6,909,345	—	—	1,009	2,087,930
Connecticut Mutual, Conn.....	876	2,642,637	8	8,800	1,586	4,987,090	2,035	6,464,586	—	190,000	450	1,238,300
Continental, Conn.....	112	174,933	8	33,000	120	290,983	1,280	2,166,250	—	330,276	463	922,400
Continental, N. Y.....	903	701,056	8	37,500	705	1,950,000	5,140	10,623,960	512	970,000	1,200	2,560,000
Equitable, N. Y.....	545	2,324,560	14	75,000	1,917	11,438,157	4,187	16,063,232	—	—	2,587	10,822,850
Globe Mutual, N. Y.....	147	452,122	1	7,500	1,047	3,273,227	1,982	5,336,525	3	18,000	485	1,397,914
Homeopathic Mutual, N. Y.....	24	45,618	3	16,000	192	475,556	273	536,750	37	98,816	115	160,935
John Hancock Mutual, Mass.....	96	226,758	3	7,000	53	138,900	831	2,028,509	269	761,685	160	366,100
Manhattan, N. Y.....	197	675,017	—	—	122	408,518	948	2,958,079	181	537,800	357	1,138,383
Massachusetts Mutual, Mass.....	148	320,875	132	611,800	172	451,607	1,128	2,755,150	—	91,024	439	892,450
Merchant's, N. Y.....	5	7,500	—	—	81	212,189	319	563,750	—	—	283	530,900
Metropolitan, N. Y.....	170	198,500	1	8,500	1,700	2,283,316	2,486	3,264,361	2,669	3,465,172	1,993	2,699,978
Missouri Valley, Kan.....	16	44,117	—	—	195	697,376	529	1,994,004	—	4,883	218	732,000
Mutual, N. Y.....	924	2,904,880	—	—	2,510	8,299,110	3,060	8,407,310	—	6,860,501	1,652	5,175,540
Mutual Benefit, N. J.....	515	1,845,922	6	5,900	298	966,936	1,059	3,460,340	393	3,216,165	401	1,144,350

Nationality	42	95,365	-	-	96	274,307	339	694,900	1	66,000	86	211,500
National of U. S. of A., D. C.	126	296,369	-	-	116	404,265	1,354	2,935,170	328	934,500	792	1,984,806
New England Mutual, Mass.	246	776,398	10	37,000	415	1,400,317	2,580	6,882,699	-	32,500	282	588,325
New York, N. Y.	518	1,511,870	19	45,340	2,407	7,538,011	3,043	8,052,166	-	1,211,158	921	3,213,136
North America, N. Y.	167	485,625	77	293,729	414	1,300,223	2,196	5,590,597	227	655,991	219	691,862
Northwestern Mutual, Wla.	321	705,157	4	32,275	737	1,183,157	3,227	6,274,266	46	1,212,486	758	2,103,134
Phoenix Mutual, Conn.	363	957,018	-	-	83	187,676	3,239	6,956,513	661	1,747,725	3,092	5,432,548
Republic, Ill.	82	205,823	2	1,180	249	676,668	1,125	2,640,463	16	245,083	588	1,633,339
Security Life & Annuity, N. Y.	208	591,952	9	37,100	193	521,504	3,840	7,966,455	357	1,055,373	730	1,682,447
State Mutual, Mass.	40	78,000	72	44,237	60	180,760	108	319,301	-	-	34	66,500
Travelers', Conn.	70	139,196	26	68,500	36	75,905	783	1,388,160	232	458,669	338	625,400
United States, N. Y.	139	317,252	3	12,000	210	641,205	1,328	8,269,970	14	166,850	575	1,841,130
Universal, N. Y.	110	257,951	326	514,868	375	948,355	1,523	4,624,791	-	-	701	2,244,425
Washington, N. Y.	115	304,590	8	21,435	451	1,258,235	906	2,455,200	-	-	333	982,215
Totals	7,651	\$21,819,596	927	\$2,341,804	21,444	\$64,531,341	55,861	\$140,867,929	5,949	\$24,401,175	23,842	\$58,189,299
Aggregate	7,846	22,244,296	932	2,347,204	21,896	65,688,826	57,526	144,947,455	5,950	25,060,199	23,553	59,792,999

II

TABLE VIII.—Showing the business transacted in Maine during the year ending December 31st, 1873, by Life Insurance Companies.

NAME OF COMPANY.	Number of policies in force Dec. 31, 1873.	Amount insured.	Number of policies issued during 1873.	Amount insured.	Premiums received.	Losses and claims incurred.	Losses and claims paid.	Losses and claims unpaid.
<b>MAINE COMPANY.</b>								
Union Mutual.....	673	\$1,109,040 00	92	\$136,135 00	\$21,427 70	\$12,800 00	\$8,800 00	\$4,000 00
<b>COMPANIES OF OTHER STATES.</b>								
Atna, Conn.....	1,371	1,848,117 00	242	276,983 00	82,909 13	13,226 00	18,726 00	-
American Popular, N. Y.....	28	43,941 00	13	27,605 00	681 31	-	-	-
Brooklyn, N. Y.....	36	54,610 00	13	13,010 00	1,678 35	-	-	-
Charter Oak, Conn.....	803	1,198,455 00	107	107,395 00	59,355 08	-	14,300 00	-
Connecticut Mutual, Conn.....	1,852	3,489,288 00	155	189,795 00	157,145 86	71,314 00	50,143 00	44,224 00
Continental, Conn.....	393	480,700 00	28	34,750 00	25,220 46	4,700 00	5,500 00	2,300 00
Continental, N. Y.....	1,066	1,384,070 00	187	193,609 00	68,380 38	-	34,700 00	5,500 00
Equitable, N. Y.....	1,182	2,150,160 00	732	1,247,300 00	35,582 29	13,480 00	12,000 00	2,480 00
Globe Mutual, N. Y.....	-	-	-	-	-	-	-	-
Homeopathic Mutual, N. Y.....	25	38,900 00	15	18,400 00	1,119 19	-	-	-
John Hancock Mutual, Mass.....	213	414,500 00	21	28,000 00	15,865 72	18,500 00	8,500 00	10,000 00
Manhattan, N. Y.....	-	-	36	45,250 00	-	-	-	-
Massachusetts Mutual, Mass.....	708	1,225,184 00	62	96,700 00	49,174 49	12,200 00	12,200 00	11,400 00
Merchants', N. Y.....	160	248,800 00	76	115,200 00	7,356 86	-	-	-
Metropolitan, N. Y.....	47	107,074 00	58	120,500 00	3,456 75	-	4,000 00	-
<b>MISSOURI VALLEY, Kan.</b>								
Missouri Valley, Kan.....	25	15,800 00	25	15,800 00	295 34	-	-	-
Mutual, N. Y.....	1,604	2,769,175 00	272	420,925 00	102,790 44	19,200 00	14,200 00	1,000 00
Mutual Benefit, N. J.....	1,232	4,065,000 00	37	69,445 00	34,993 41	39,567 00	57,800 00	14,267 00
National, Vt.....	53	92,700 00	5	14,000 00	2,917 98	-	-	-

STATISTICAL TABLES.

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National of U. S. of A., D. C.	102	156,328 00	15	23,882 00	4,479 80	-	26,000 00	-	8,000 00
New England Mutual, Mass.	1,666	2,959,333 00	121	186,000 00	136,812 00	34,000 00	15,810 00	-	350 00
New York, N. Y.	500	1,000,000 00	23	59,500 00	69,377 02	13,460 00	2,000 00	-	-
North America, N. Y.	182	345,549 00	27	43,100 00	15,452 83	-	-	-	-
Northwestern Mutual, Wis.	70	104,900 00	15	25,500 00	4,480 90	-	-	-	-
Phoenix Mutual, Conn.	1,449	1,991,304 00	740	905,265 00	81,329 93	-	9,500 00	5,000 00	6,000 00
Republic, Ill.	251	294,752 00	146	184,505 00	4,098 16	6,070 00	70 00	-	-
Security Life & Annuity, N. Y.	279	296,775 00	288	292,500 00	12,818 54	-	-	-	-
State Mutual, Mass.	75	105,700 00	6	4,000 00	3,035 28	-	-	-	-
Travelers', Conn.	566	849,862 00	163	217,483 00	23,194 20	8,500 00	5,500 00	3,000 00	-
United States, N. Y.	-	-	41	69,000 00	3,581 95	1,000 00	1,000 00	-	-
Universal, N. Y.	113	172,250 00	2	3,000 00	7,109 72	-	-	-	-
Washington, N. Y.	63	93,000 00	10	6,830 00	3,372 22	10,317 29	5,317 29	5,000 00	-
Totals	16,114	\$27,996,217 00	3,681	\$5,057,232 00	\$1,058,063 59	\$265,434 29	\$297,166 29	\$118,521 00	-
Aggregate	16,787	29,105,257 00	3,773	5,193,367 00	1,079,491 29	278,234 29	305,966 29	132,521 00	-

\* Admitted February 18, 1874.



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**MAINE  
LIFE INSURANCE COMPANY.**

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**ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING ITS  
CONDITION ON THE 31st DAY OF DECEMBER, 1873.**

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# UNION MUTUAL LIFE INSURANCE COMPANY.

AUGUSTA, ME.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

HENRY CROCKER, *President.*

WHITING H. HOLLISTER, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,174,865 89
Loans secured by collaterals .....	79,679 91
Premium notes and loans on policies now in force.....	2,285,205 26
Real estate owned by the company, unincumbered.....	282,709 75
Stocks and bonds owned by the company, market value .....	219,107 50
Cash in office of company and deposited in banks and trust companies....	99,655 89
Interest accrued on cash loans and on bonds owned by the company.....	191,926 00
Interest accrued on premium loans and notes .....	79,982 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	304,718 35
Total admitted assets .....	<u>\$7,717,850 55</u>

## UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company.....	\$31,227 49
Loans on personal security.....	<u>2,800 00</u>
Total unadmitted assets .....	<u>\$34,027 49</u>

## II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due .....	\$154,187 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Maine Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$6,766,729 00</u>
Net reinsurance reserve .....	<u>6,766,729 00</u>
Liabilities as to policy-holders .....	<u>\$6,920,916 00</u>
Surplus as regards policy-holders.....	796,934 55
Total liabilities.....	<u>\$7,717,850 55</u>

## MAINE LIFE INSURANCE COMPANY.

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,202,496 07
Received for interest on cash loans.....	\$330,121 78
Received for interest on bonds owned and dividends on stocks.....	13,136 00
Received for interest on premium notes and loans.....	136,254 67
Received for interest on other debts due the company.....	5,715 08
Rents received for use of company's property, or under sub- lease.....	16,119 62
Discount on claims paid in advance.....	444 36
Total interest, dividend and rent income.....	501,791 51
Total cash income.....	\$1,704,287 58
Notes or other obligations taken for new or renewal premiums.....	467,709 06
Total income.....	\$2,171,996 64

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$392,111 08
Cash paid on policies lapsed, surrendered or purchased.....	106,134 57
Cash paid for dividends to policy-holders.....	88,149 74
Total cash paid to policy-holders.....	\$586,395 39
Cash paid for commissions to agents.....	\$115,069 39
Cash paid for salaries and expenses of managers and agents.....	74,259 14
Cash paid for medical examiners' fees.....	17,760 51
Cash paid for salaries and other compensation of officers and employees.....	47,805 13
Total pay account.....	254,894 17
Paid for taxes.....	14,621 15
Paid for rents.....	21,153 16
Paid for commuting commissions.....	28,187 06
Paid for furniture, etc.....	5,499 08
Other expenditures, viz: legal and general expenses.....	38,753 14
Total cash expenditures.....	\$949,503 15
Notes and other premium obligations used in payment of losses and claims.....	\$32,588 92
Used in purchase of surrendered policies.....	83,233 67
Used in payment of dividends to policy-holders.....	135,902 60
Voided by lapse of policies.....	121,348 83
Total premium note expenditures.....	373,074 02
Total expenditures.....	\$1,322,577 17

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$2,192,252 45
Received during the year.....	852,253 01
Total.....	\$3,044,505 46

Deductions during the year as follows:

Notes and other obligations used as above .....	\$373,074 02
Redeemed by maker in cash .....	386,226 18
<b>Total .....</b>	<b>\$759,300 20</b>
<b>Balance note assets at end of the year.....</b>	<b>\$2,285,205 26</b>

VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	17,528	\$39,814,365 00
Policies issued during the year.....	4,280	10,869,025 00
Old policies revived during the year .....	28	56,200 00
Old policies increased during the year .....	1	9,820 00
<b>Totals .....</b>	<b>21,837</b>	<b>\$50,749,410 00</b>
Deduct policies decreased and ceased to be in force.....	3,029	7,844,655 00
<b>Total policies in force Dec. 31, 1873 .....</b>	<b>18,808</b>	<b>\$42,904,755 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	195	\$424,700 00
By expiry .....	5	5,400 00
By surrender.....	452	1,057,485 00
By lapse.....	1,665	4,084,526 00
By change and old policies decreased.....	-	659,024 00
Not taken.....	711	1,603,700 00
<b>Totals.....</b>	<b>3,028</b>	<b>\$7,834,835 00</b>

BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 673; amount insured.....	\$1,109,040 00
Policies issued during the year, 92; amount insured.....	136,135 00
Premiums received during the year.....	21,427 70
Losses and claims incurred during the year .....	12,800 00
Losses and claims paid during the year.....	8,800 00
Losses and claims unpaid.....	4,000 00



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# **LIFE INSURANCE COMPANIES OF OTHER STATES.**

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIFE  
INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED TO  
DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR  
CONDITION ON THE 31<sup>ST</sup> DAY OF DECEMBER, 1873.**

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# AETNA LIFE INSURANCE COMPANY.

## HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

T. O. ENDERS, *President.*

J. L. ENGLISH, *Secretary.*

### I. CAPITAL.

Capital authorized.....	\$150,000 00
Capital actually paid up in cash.....	103,056 00

### II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$6,379,453 05
Loans secured by collaterals .....	476,978 69
Premium notes and loans on policies now in force.....	5,186,672 25
Real estate owned by the company, unincumbered.....	7,737 55
Stocks and bonds owned by the company, market value.....	4,696,415 75
Cash in office of company and deposited in banks and trust companies....	1,182,116 03
Interest accrued on cash loans and on bonds owned by the company.....	601,030 31
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	340,289 22
Due from other companies on account of reinsured risks.....	53,200 00
<b>Total admitted assets.....</b>	<b>\$18,925,892 85</b>

### UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company.....	\$66,214 20
Loans on personal security .....	39,962 89
Furniture, safes and fixtures.....	14,343 35
Other items, viz: stockholders' notes.....	46,944 00
<b>Total unadmitted assets.....</b>	<b>\$167,464 44</b>

### III. LIABILITIES.

Claims for death losses due and unpaid .....	\$22,378 09
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	459,626 00
Claims for death losses and other policy claims resisted....	76,124 75
<b>Total policy claims.....</b>	<b>\$558,128 84</b>



Net present value of all outstanding policies in force Dec.

31, 1873, computed by the Connecticut Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest.....

\$17,357,533 00

Deduct net value of risks reinsured in other solvent companies.....

277,566 00

Net reinsurance reserve.....\$17,079,967 00

Unpaid dividends of surplus, or other profits due policy-holders..... 239,332 39

Other liabilities of the company, viz: legal fees, \$9,004.85; bills unpaid, \$2,996.15; total..... 12,001 00

Liabilities as to policy-holders.....\$17,889,429 23

Surplus as regards policy-holders..... 1,034,463 62

Total liabilities.....\$18,923,892 85

#### IV. INCOME DURING THE YEAR.

Gross premiums received for new and renewal premiums.. \$3,915,917 19

Cash received for all other premiums..... 10,336 69

Total cash premium income..... \$3,926,253 88

Received for interest on cash loans ..... \$682,592 24

Received for interest on bonds owned and dividends on stocks..... 349,498 32

Received for interest on premium notes and loans.... 276,311 20

Received for interest on other debts due the company.... 9,878 21

Discount on claims paid in advance..... 640 75

Total interest and dividend income..... 1,318,920 72

Received from other companies on account of reinsured risks..... 91,100 89

Total cash income..... \$5,336,275 49

Notes or other obligations taken for new or renewal premiums..... 892,259 02

Total income..... \$6,228,534 51

#### V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims..... \$1,530,182 20

Cash paid on policies lapsed, surrendered or purchased... 944,507 10

Cash paid for dividends to policy-holders..... 237,644 66

Total cash paid to policy-holders..... \$2,712,333 96

Cash paid for premiums on policies reinsured ..... \$102,751 64

Cash paid for commissions to agents..... 360,458 86

Cash paid for salaries and expenses of managers and agents..... 15,429 05

Cash paid for medical examiners' fees ..... 29,216 19

Cash paid for salaries and other compensation of officers and employees..... 66,990 03

Total pay account..... 574,845 77

OF OTHER STATES.

11

Paid for dividends to stockholders.....	\$ 45,000 00
Paid for taxes.....	122,477 91
Paid for rents.....	12,147 59
Other expenditures, viz : legal expenses, State valuations and general expenses.....	49,476 81
<b>Total cash expenditures.....</b>	<b>\$3,516,282 04</b>
Notes and other premium obligations used in payment of losses and claims.....	\$133,854 84
Used in purchase of surrendered policies.....	652,584 60
Used in payment of dividends to policy-holders.....	383,680 54
Voided by lapse of policies.....	130,659 16
<b>Total premium note expenditures.....</b>	<b>1,300,779 14</b>
<b>Total expenditures.....</b>	<b>\$4,817,061 18</b>

VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$5,602,199 61
Received during the year.....	892,259 02
<b>Total.....</b>	<b>\$6,494,458 63</b>
Deductions during the year as follows :	
Notes and other obligations used as above.....	\$1,300,779 14
Redeemed by maker in cash.....	7,007 24
<b>Total.....</b>	<b>1,307,786 38</b>
<b>Balance note assets at end of the year.....</b>	<b>\$5,186,672 25</b>

VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	50,028	\$100,618,772 00
Policies issued during the year.....	10,626	17,241,727 00
Old policies revived and increased during the year.....	33	91,381 00
<b>Totals.....</b>	<b>60,687</b>	<b>\$117,951,880 00</b>
Deduct policies decreased and ceased to be in force.....	7,105	19,087,731 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>53,582</b>	<b>\$98,864,149 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	710	\$1,709,100 00
By expiry.....	7	15,500 00
By surrender.....	3,381	8,441,246 00
By lapse.....	1,705	6,210,776 00
Not taken.....	1,302	2,651,109 00
<b>Totals.....</b>	<b>7,105</b>	<b>\$19,087,731 00</b>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,371; amount insured.....	\$1,848,117 00
Policies issued during the year, 242; amount insured .....	276,983 00
Premiums received during the year .....	82,909 13
Losses and claims incurred during the year .....	13,226 00
Losses and claims paid during the year.....	18,726 00

## AMERICAN POPULAR LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

T. S. LAMBERT, *President.*JAMES CRUIKSHANK, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$230,000 00
Capital actually paid up in cash .....	230,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$52,550 00
Loans secured by collaterals .....	36,513 03
Premium notes and loans on policies now in force.....	88,693 73
Stocks and bonds owned by the company, market value .....	219,300 00
Cash in office of company and deposited in banks and trust companies...	66,043 14
Postage and revenue stamps .....	15 00
Interest accrued on cash loans and on bonds owned by the company.....	6,679 91
Interest accrued on premium loans and notes .....	5,424 62
Rents accrued for use of company's property, or under sub-lease.....	2,987 71
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	109,375 96
Total admitted assets.....	\$588,583 10

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$18,217 33
Advanced to officers or agents to be repaid out of future salaries or commissions .....	6,959 00
Present value of leases owned by the company.....	3,000 00
Agency supplies, printed matter and stationery .....	7,000 00
Loans on personal security.....	12,567 33
Furniture, safes and fixtures .....	11,695 76
Total unadmitted assets.....	\$59,439 42

## III. LIABILITIES.

Claims for death losses and other policy claims resisted.....	\$8,000 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$437,705 00
Deduct net value of risks reinsured in other solvent companies.....	3,537 00
Net reinsurance reserve .....	<u>434,168 00</u>
Liabilities as to policy-holders.....	\$442,168 00
Surplus as regards policy-holders .....	<u>146,415 10</u>
Total liabilities .....	<u><u>\$588,583 10</u></u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$145,781 70
Cash received for all other premiums.....	205 18
Cash premiums from other companies for reinsurance.....	<u>556 56</u>
Total cash premium income.....	\$146,543 44
Received for interest.....	<u>20,532 11</u>
Increase of capital stock.....	<u><u>\$50,700 00</u></u>
Total cash income .....	<u>\$167,075 55</u>
Notes or other obligations taken for new or renewal premiums.....	<u>46,020 58</u>
Total income.....	<u><u>\$213,096 13</u></u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$31,800 00
Cash paid on policies lapsed, surrendered or purchased.....	<u>3,891 74</u>
Total cash paid to policy-holders.....	\$35,691 74
Cash paid for premiums on policies reinsured.....	\$2,049 59
Cash paid for commissions to agents.....	12,437 93
Cash paid for salaries and expenses of managers and agents	8,281 71
Cash paid for medical examiners' fees.....	1,605 29
Cash paid for salaries and other compensation of officers and employees.....	<u>13,490 36</u>
Total pay account .....	37,864 88
Paid for dividends to stockholders.....	10,500 00
Paid for taxes and revenue stamps.....	521 54
Paid for rents.....	3,042 41
Paid for commuting commissions.....	19,890 00
Cash advanced to agents or officers, to be repaid out of future salaries or commissions .....	<u>6,959 00</u>

Paid for furniture, etc.....	\$3,111 00
Other expenditures, viz : general expenses.....	14,658 46
Total cash expenditures. ....	<u>\$132,239 03</u>
Notes and other premium obligations voided by lapse of policies.....	8,875 08
Total expenditures .....	<u><u>\$141,114 11</u></u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....	\$70,757 34	
Received during the year.....	46,020 58	
Total.....		\$116,777 92
Deductions during the year as follows :		
Notes and other obligations voided by lapse of policies....	\$8,875 08	
Redeemed by maker in cash.....	19,209 11	
Total .....		<u>28,084 19</u>
Balance note assets at end of the year.....		<u><u>\$88,693 73</u></u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	2,769	\$6,227,174 00
Policies issued during the year .....	498	1,842,984 00
Old policies revived during the year.....	8	13,000 00
Totals.....	3,275	<u>\$8,083,158 00</u>
Deduct policies decreased and ceased to be in force.....	346	831,495 00
Total policies in force Dec. 31, 1873 .....	2,929	<u><u>\$7,251,663 00</u></u>

Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	16	\$41,800 00
By expiry .....	177	400,100 00
By surrender.....	20	58,500 00
By change and old policies decreased.....	10	18,000 00
Not taken .....	123	313,095 00
Totals.....	346	<u><u>\$831,495 00</u></u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 28; amount insured.....	\$43,941 00
Policies issued during the year, 13; amount insured .....	27,605 00
Premiums received during the year.....	<u><u>681 31</u></u>

**BROOKLYN LIFE INSURANCE COMPANY.**  
**NEW YORK CITY.**

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

CHRISTIAN W. BOUCK, *President.*

WILLIAM M. COLE, *Secretary.*

**I. CAPITAL.**

Capital authorized.....	\$125,000 00
Capital actually paid up in cash.....	125,000 00

**II. ASSETS.**

Loans secured by deeds of trust or mortgages on real estate.....	\$1,080,829 75
Loans secured by collaterals . . . . .	48,530 29
Premium notes and loans on policies now in force.....	467,557 87
Stocks and bonds owned by the company, market value.....	288,583 47
Cash in office of company and deposited in banks and trust companies....	75,000 90
Interest accrued on cash loans and on bonds owned by the company.....	28,022 18
Interest accrued on premium loans and notes.....	17,649 56
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	69,564 82
Total admitted assets.....	<u>\$2,075,738 84</u>

**UNADMITTED ASSETS.**

Invested in commuting commissions.....	\$25,000 00
Furniture, safes and fixtures .....	5,000 00
Other items, viz : agents' balances, \$10,100; loan in excess of value of stock, \$200; total.....	10,300 00
Total unadmitted assets.....	<u>\$40,300 00</u>

**III. LIABILITIES.**

Claims for death losses due and unpaid.....	\$17,800 00
Claims for death losses and other policy claims resisted....	11,400 00
Total policy claims .....	\$29,200 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$1,910,529 00
Deduct net value of risks reinsured in other solvent com- panies.....	3,942 00
Net reinsurance reserve.....	<u>1,906,587 00</u>

Other liabilities of the company, viz: surrender values, accrued but not due, \$3,827; premiums paid in advance, \$500; total .....	\$4,327 00
Liabilities as to policy-holders.....	\$1,940,114 00
Surplus as regards policy-holders.....	135,624 84
Total liabilities. ....	<u>\$2,075,738 84</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies .....	\$114,680 04
Gross cash received for renewal premiums.....	432,905 92
Cash received for all other premiums .....	1,391 04
Cash premiums from other companies for reinsurance.....	11,858 72
Total cash premium income.....	<u>\$560,835 72</u>
Received for interest on cash loans, bonds and mortgages..	\$68,437 00
Received for interest on bonds owned and dividends on stocks .....	14,754 48
Received for interest on premium notes and loans.....	33,745 48
Total interest and dividend income.....	<u>116,936 96</u>
Received from other companies on account of reinsured risks.....	5,000 00
Cash income from other sources, viz: premium on gold.....	2,490 95
Total cash income .....	<u>\$685,253 63</u>
Notes or other obligations taken for new or renewal premiums.....	53,529 76
Total income... ..	<u>\$738,783 39</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$148,651 23
Cash paid on policies lapsed, surrendered or purchased....	50,040 24
Cash paid for dividends to policy-holders .....	68,134 91
Total cash paid to policy-holders .....	<u>\$266,826 38</u>
Cash paid for premiums on policies reinsured.....	\$68,665 47
Cash paid for commissions to agents.....	48,882 59
Cash paid for salaries and expenses of managers and agents	28,846 56
Cash paid for medical examiners' fees .....	8,060 95
Cash paid for salaries and other compensation of officers and employees .....	24,802 25
Total pay account.....	<u>117,257 82</u>
Paid for dividends to stockholders.....	24,375 00
Paid for taxes.....	7,385 95
Paid for rents.....	15,233 94
Paid for commuting commissions.....	13,012 95
Paid for furniture, etc .....	3,967 78
Other expenditures, viz: law and general expenses .....	44,198 08
Total cash expenditures .....	<u>\$492,257 90</u>

Notes and other premium obligations used in payment of losses and claims .....	\$7,608 77	
Used in purchase of surrendered policies.....	58,367 45	
Total premium note expenditures.....		\$65,976 22
Total expenditures.....		<u>\$558,234 12</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$486,528 60	
Received during the year .....	53,529 76	
Total .....		\$540,058 36
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$65,976 22	
Redeemed by maker in cash.....	6,524 27	
Total.....		72,500 49
Balance note assets at end of the year.....		<u>\$467,557 87</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	4,589	\$11,967,610 00
Policies issued during the year.....	1,626	3,854,675 00
Old policies revived during the year.....	79	236,000 00
Old policies increased during the year .....	13	31,400 00
Additions by dividends during the year.....	-	36,943 00
Totals .....	6,307	\$16,126,628 00
Deduct policies decreased and ceased to be in force.....	1,125	2,836,665 00
Total policies in force Dec. 31, 1873.....	5,182	<u>\$13,289,963 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	62	\$182,800 00
By expiry .....	1	3,500 00
By surrender.....	352	952,165 00
By lapse.....	517	1,179,200 00
By change and old policies decreased.....	13	62,000 00
Not taken .....	180	457,000 00
Totals.....	1,125	<u>\$2,836,665 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 28; amount insured .....	\$54,610 00
Policies issued during the year, 13; amount insured.....	13,010 00
Premiums received during the year.....	<u>1,676 35</u>



## CHARTER OAK LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JAMES C. WALKLEY, *President.*HALSEY STEVENS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,670,787 31
Loans secured by collaterals.....	1,356,613 21
Premium notes and loans on policies now in force.....	3,285,767 22
Real estate owned by the company, unincumbered .....	1,087,380 54
Stocks and bonds owned by the company, market value.....	325,725 00
Cash in office of company and deposited in banks and trust companies...	402,483 36
Interest accrued on cash loans and on bonds owned by the company.....	290,969 00
Interest accrued on premium loans and notes .....	15,000 00
Rent accrued for use of company's property, or under sub-lease. ....	3,250 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	166,779 49
Total admitted assets.....	\$11,604,755 13

## UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company.....	\$22,173 17
Loans on personal security.....	218,831 03
Other items, viz: assigned value of contract.....	5,000 00
Total unadmitted assets .....	\$246,004 20

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$216,555 00
Claims for death losses and other policy claims resisted...	59,000 00
Total policy claims.....	\$275,555 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$11,294,474 00
Net reinsurance reserve.....	11,294,474 00

OF OTHER STATES.

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Unpaid dividends of surplus, or other profits due policy-holders .....	\$9,475 00
Liabilities as to policy-holders.....	\$11,579,504 00
Surplus as regards policy-holders ..	25,251 13
Total liabilities .....	<u>\$11,604,755 13</u>

IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$2,205,384 16
Received for interest on cash loans.....	\$399,984 35
Received for interest on bonds owned and dividends on stocks.....	46,969 56
Received for interest on premium notes and loans .....	187,225 69
Rents received for use of company's property, or under sub-lease .....	34,366 27
Total interest, dividend and rent income.....	<u>668,545 87</u>
Total cash income .....	\$2,873,930 03
Notes or other obligations taken for new or renewal premiums.....	1,208,588 07
Total income.....	<u>\$4,082,518 10</u>

V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$759,719 06
Cash paid on policies lapsed, surrendered or purchased ...	392,509 93
Cash paid for dividends to policy-holders.....	153,701 06
Total cash paid to policy-holders.....	<u>\$1,305,930 05</u>
Cash paid for commissions to agents.....	\$298,691 64
Cash paid for medical examiners' fees.....	11,745 42
Cash paid for salaries and other compensation of officers and employees.....	49,600 00
Total pay account.....	<u>360,037 06</u>
Paid for dividends to stockholders .....	16,000 00
Paid for taxes and stamps.....	71,357 45
Other expenditures, viz : general expenses.....	98,705 91
Total cash expenditures .....	<u>\$1,852,030 47</u>
Notes and other premium obligations used in purchase of surrendered policies .....	\$68,064 01
Used in payment of dividends to policy-holders.....	182,538 94
Voided by lapse of policies.....	882,613 02
Total premium note expenditures.....	<u>1,133,215 97</u>
Total expenditures .....	<u>\$2,985,246 44</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....	\$3,242,841 12
Received during the year.....	1,208,588 07
Total.....	\$4,451,429 19
Deductions during the year as follows :	
Notes and other obligations used as above.....	\$1,193,215 97
Redeemed by maker in cash.....	32,446 00
Total .....	1,165,661 97
Balance note assets at end of the year.....	\$3,285,767 22

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	26,756	\$63,427,688 00
Policies issued during the year.....	4,528	9,325,976 00
Old policies revived during the year .....	640	1,629,415 00
Totals.....	31,924	\$74,383,079 00
Deduct policies decreased and ceased to be in force.....	5,163	12,415,232 00
Total policies in force Dec. 31, 1873.....	26,761	\$61,967,847 00

Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	248	\$699,375 00
By expiry.....	3	4,000 00
By surrender .....	1,121	2,714,682 00
By lapse.....	2,782	6,909,345 00
Not taken.....	1,009	2,087,830 00
Totals.....	5,163	\$12,415,232 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 803; amount insured.....	\$1,198,455 00
Policies issued during the year, 107; amount insured .....	107,395 00
Premiums received during the year .....	59,355 08
Losses and claims paid during the year .....	14,300 00

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JAMES GOODWIN, *President.*JACOB L. GREENE, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$21,178,605 33
Loans secured by collaterals.....	303,572 61
Premium notes and loans on policies now in force.....	7,959,611 62
Real estate owned by the company, unincumbered .....	1,347,227 83
Stocks and bonds owned by the company, market value.....	4,376,457 77
Cash in office of company and deposited in banks and trust companies..	1,305,480 96
Interest accrued on cash loans and on bonds owned by the company.....	827,741 85
Interest accrued on premium loans and notes.....	278,586 40
Rents accrued for use of company's property, or under sub-lease.....	2,403 67
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	40,868 98
Total admitted assets .....	<u>\$37,620,557 02</u>

## UNADMITTED ASSETS.

Agents' balances .....	<u>\$59,667 05</u>
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## II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....	\$953,625 00
Claims for death losses and other policy claims resisted...	<u>133,383 00</u>
Total policy claims.....	\$1,087,008 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance De- partment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$32,413,736 00</u>
Net reinsurance reserve.....	32,413,736 00
Unpaid dividends of surplus, or other profits due policy-holders .....	<u>61,076 78</u>
Liabilities as to policy-holders .....	\$33,561,820 78
Surplus as regards policy-holders.....	<u>4,058,736 24</u>
Total liabilities.....	<u>\$37,620,557 02</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$599,037 33	
Gross cash received for renewal premiums .....	6,969,353 20	
Cash premiums from other companies for reinsurance ....	7,012 57	
Total cash premium income.....		\$7,575,403 10
Received for interest on cash loans .....	\$1,520,533 96	
Received for interest on bonds owned and dividends on stocks.....	247,891 04	
Received for interest on premium notes and loans.....	443,203 47	
Rents received for use of company's property, or under sub-lease.....	18,553 92	
Total interest, dividend and rent income.....		2,230,182 39
Total cash income .....		\$9,805,585 49
Notes or other obligations taken for new or renewal premiums .....		56,134 50
Total income .....		<u>\$9,861,719 99</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$2,353,114 69	
Cash paid on policies lapsed, surrendered or purchased...	297,575 17	
Cash paid for dividends to policy-holders.....	2,727,867 76	
Total cash paid to policy-holders.....		\$5,378,557 62
Cash paid for commissions to agents.....	\$573,912 48	
Cash paid for medical examiners' fees .....	14,518 00	
Cash paid for salaries and other compensation of officers and employees .....	66,469 18	
Total pay account.....		653,899 66
Paid for taxes and revenue stamps.....		225,471 82
Other expenditures, viz: general expenses.....		124,733 30
Total cash expenditures .....		\$6,382,662 40
Notes and other premium obligations used in payment of losses and claims.....	\$25,941 48	
Used in purchase of surrendered policies.....	296,468 73	
Used in payment of dividends to policy-holders .....	379,141 67	
Voided by lapse of policies.....	190,365 20	
Total premium note expenditures.....		891,917 08
Total expenditures.....		<u>\$7,274,579 48</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$8,800,037 92	
Received during the year.....	56,134 50	
Total .....		\$8,856,172 42

## Deductions during the year as follows:

Notes and other obligations used as above.....	\$891,917 08
Redeemed by maker in cash .....	4,643 72
<b>Total .....</b>	<b>\$896,560 80</b>
<b>Balance note assets at end of the year.....</b>	<b>\$7,959,611 62</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 .....	62,826	\$181,726,840 00
Policies issued during the year .....	5,071	18,694,113 00
Old policies revived during the year.....	608	1,909,650 00
Old policies increased during the year.....	-	3,500 00
<b>Totals .....</b>	<b>68,505</b>	<b>\$197,334,103 00</b>
Deduct policies decreased and ceased to be in force .....	4,955	15,531,373 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>63,550</b>	<b>\$181,802,730 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	876	\$2,642,637 00
By expiry.....	8	8,800 00
By surrender .....	1,586	4,987,090 00
By lapse .....	2,035	6,464,586 00
By change and old policies decreased .....	-	190,000 00
Not taken.....	450	1,238,200 00
<b>Totals.....</b>	<b>4,955</b>	<b>\$15,531,373 00</b>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,852; amount insured.....	\$3,489,288 00
Policies issued during the year, 155; amount insured .....	189,795 00
Premiums received during the year.....	157,145 86
Losses and claims incurred during the year .....	71,314 00
Losses and claims paid during the year.....	50,143 00
Losses and claims unpaid.....	44,224 00

## CONTINENTAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1864.

JAMES S. PARSONS, *President*.ROBERT E. BEECHER, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash .....	120,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$456,840 40
Loans secured by collaterals .....	69,000 00
Premium notes and loans on policies now in force.....	1,161,347 54
Stocks and bonds owned by the company, market value .....	397,784 50
Cash in office of company and deposited in banks and trust companies....	221,683 57
Interest accrued on cash loans and on bonds owned by the company .....	20,188 99
Interest accrued on premium loans and notes.....	3,451 05
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	307,567 52
Total admitted assets .....	<u>\$2,637,863 57</u>

## UNADMITTED ASSETS.

Loan on personal security.....	\$3,500 00
Furniture, safes and fixtures.....	4,036 96
Other items, viz: stockholders' notes.....	180,000 00
Total unadmitted assets.....	<u>\$187,536 96</u>

## III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due .....	\$32,861 27
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Depart- ment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$2,569,643 00
Deduct net value of risks reinsured in other solvent com- panies .....	6,328 00
Net reinsurance reserve .....	<u>2,563,315 00</u>
Liabilities as to policy-holders .....	\$2,596,176 27
Surplus as regards policy-holders.....	41,687 30
Total liabilities.....	<u>\$2,637,863 57</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$654,699 09	
Cash received for all other premiums.....	1,034 50	
Total cash premium income.....		\$655,733 59
Received for interest on cash loans and bonds owned, and dividends on stocks.....	\$75,341 53	
Received for interest on premium notes and loans.....	68,972 69	
Discount on claims paid in advance.....	778 56	
Total interest and dividend income.....		145,092 78
Cash income from other sources.....		43,684 54
Total cash income.....		\$844,510 91
Notes or other obligations taken for new or renewal premiums.....		127,531 53
Total income.....		<u>\$972,042 44</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$122,582 81	
Cash paid on policies lapsed, surrendered or purchased.....	11,397 62	
Cash paid for dividends to policy-holders.....	162,375 97	
Total cash paid to policy-holders.....		\$296,356 40
Cash paid for premiums on policies reinsured.....	\$9,528 01	
Cash paid for commissions to agents.....	76,207 29	
Cash paid for salaries and expenses of managers and agents.....	46,649 49	
Cash paid for medical examiners' fees.....	6,336 28	
Cash paid for salaries and other compensation of officers and employees.....	22,319 40	
Total pay account.....		161,040 47
Paid for dividends to stockholders.....		24,000 00
Paid for taxes and revenue stamps.....		17,223 55
Paid for rents.....		1,800 00
Paid for furniture, etc.....		8,521 30
Other expenditures, viz: law and general expenses.....		13,506 40
Total cash expenditures.....		<u>\$522,448 12</u>
Notes and other premium obligations used in payment of losses and claims.....	\$4,015 23	
Used in purchase of surrendered policies.....	19,825 27	
Used in payment of dividends to policy-holders.....	18,768 34	
Voided by lapse of policies.....	250,694 65	
Total premium note expenditures.....		293,303 49
Total expenditures.....		<u>\$815,751 61</u>



## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning

of the year.....\$1,330,315 15

Received during the year.....127,531 53

Total.....\$1,457,846 68

Deductions during the year as follows:

Notes and other obligations used as above .....\$293,303 49

Redeemed by maker in cash.....\$195 65

Total .....296,499 14

Balance note assets at end of the year.....\$1,161,347 54

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	10,741	\$18,320,158 00
Policies issued during the year.....	1,945	4,379,957 00
Old policies revived during the year.....	97	63,936 00
Totals.....	12,783	\$22,764,051 00
Deduct policies decreased and ceased to be in force.....	1,983	3,827,842 00
Total policies in force Dec. 31, 1873.....	10,800	\$18,936,209 00

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	112	\$174,933 00
By expiry.....	8	33,000 00
By surrender.....	120	200,983 00
By lapse.....	1,280	2,166,250 00
By change and old policies decreased.....	-	330,276 00
Not taken.....	463	922,400 00
Totals.....	1,983	\$3,827,842 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 393; amount insured.....	\$480,700 00
Policies issued during the year, 28; amount insured.....	34,750 00
Premiums received during the year.....	25,220 46
Losses and claims incurred during the year.....	4,700 00
Losses and claims paid during the year.....	5,500 00
Losses and claims unpaid.....	2,300 00

## CONTINENTAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. W. FROST, *President.*J. P. ROGERS, *Secretary.*

## I. CAPITAL.

Capital authorised.....	\$100,000 00
Capital actually paid up in cash.....	<u>100,000 00</u>

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,200,880 61
Loans secured by collaterals.....	140,078 00
Premium notes and loans on policies now in force.....	2,242,157 30
Real estate owned by the company, unincumbered.....	810,000 00
Stocks and bonds owned by the company, market value.....	573,126 25
Cash in office of company and deposited in banks and trust companies...	404,614 19
Interest accrued on cash loans and on bonds owned by the company.....	33,216 12
Interest accrued on premium loans and notes.....	54,345 60
Rents accrued for use of company's property, or under sub-lease.....	6,538 88
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	988,579 48
Due from other companies on reinsured risks.....	<u>10,000 00</u>
Total admitted assets.....	<u>\$6,463,536 43</u>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$406,101 68
Cash in hands of agents, due the company.....	75,789 19
Agency supplies, printed matter and stationery.....	7,500 00
Furniture, safes and fixtures.....	<u>33,180 47</u>
Total unadmitted assets.....	<u>\$522,571 34</u>

## III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$148,214 00
Claims for death losses and other policy claims resisted...	<u>13,000 00</u>
Total policy claims.....	\$161,214 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest.....	<u>\$5,654,590 00</u>
Net reinsurance reserve.....	<u>5,654,590 00</u>

Other liabilities of the company, viz: premiums paid in advance, \$2,640; miscellaneous, \$5,000; total.....	\$7,640 00
Liabilities as to policy-holders.....	\$5,823,444 00
Surplus as regards policy-holders.....	640,092 43
Total liabilities.....	<u>\$6,463,536 43</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,845,308 82
Cash received for sale of annuities.....	7,516 90
Cash premiums from other companies for reinsurance.....	6,283 31
Total cash premium income.....	<u>\$1,859,109 03</u>
Received for interest on cash loans .....	\$9,041 26
Received for interest on bonds owned and dividends on stocks.....	91,612 63
Received for interest on premium notes and loans.....	143,224 86
Received for interest on other debts due the company....	11,466 29
Rents received for use of company's property, or under sub-lease .....	32,921 70
Discount on claims paid in advance.....	1,498 59
Total interest, dividend and rent income.....	<u>289,765 33</u>
Total cash income.....	<u>\$2,148,874 36</u>
Notes or other obligations taken for new or renewal premiums.....	689,626 29
Total income.....	<u><u>\$2,838,500 65</u></u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$672,364 86
Cash paid to other companies for losses on policies reinsured by this company.....	5,000 00
Cash paid to annuitants.....	3,536 33
Cash paid on policies lapsed, surrendered or purchased...	296,971 67
Cash paid for dividends to policy-holders.....	81,177 82
Total cash paid to policy-holders.....	<u>\$1,059,050 68</u>
Cash paid for premiums on policies reinsured.....	\$7,702 04
Cash paid for commissions to agents.....	223,502 45
Cash paid for salaries and expenses of managers and agents.....	88,313 15
Cash paid for medical examiners' fees .....	28,308 45
Cash paid for salaries and other compensation of officers and employees.....	75,637 19
Total pay account.....	<u>423,463 28</u>
Paid for dividends to stockholders.....	7,000 00
Paid for taxes.....	29,067 92
Paid for rents.....	18,350 00
Paid for commuting commissions.....	56,656 92

Paid for furniture, etc.....	\$3,934 33
Other expenditures, viz : general and agency expenses.....	107,159 48
Total cash expenditures.....	<u>\$1,704,682 61</u>
Notes and other premium obligations used in payment of losses and claims.....	\$23,690 91
Used in purchase of surrendered and lapsed policies.....	314,790 32
Used in payment of dividends to policy-holders.....	121,266 46
Total premium note expenditures.....	<u>459,747 69</u>
Total expenditures.....	<u><u>\$2,164,430 30</u></u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$2,012,278 70
Received during the year.....	689,626 29
Total.....	<u>\$2,701,904 99</u>
Notes and other obligations used as above.....	459,747 69
Balance note assets at end of the year.....	<u><u>\$2,242,157 30</u></u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	28,579	\$60,623,390 00
Policies issued during the year.....	7,220	13,894,762 00
Additions by dividends during the year.....	-	55,847 00
Totals.....	<u>35,799</u>	<u>\$74,573,999 00</u>
Deduct policies decreased and ceased to be in force .....	7,868	16,782,516 00
Total policies in force Dec. 31, 1873.....	<u>27,931</u>	<u><u>\$57,791,483 00</u></u>

Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	303	\$701,056 00
By expiry.....	8	37,500 00
By surrender.....	705	1,950,000 00
By lapse.....	5,140	10,623,960 00
By change.....	512	970,000 00
Not taken.....	1,200	2,500,000 00
Totals .....	<u>7,868</u>	<u><u>\$16,782,516 00</u></u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,066; amount insured.....	\$1,384,070 00
Policies issued during the year, 187; amount insured .....	193,609 00
Premiums received during the year .....	68,380 38
Losses and claims paid during the year.....	34,700 00
Losses and claims unpaid.....	<u>5,500 00</u>

# EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S. NEW YORK CITY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

WILLIAM C. ALEXANDER, *President.*

SAMUEL BORROWE, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$100,000 00
Capital actually paid up in cash .....	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$14,837,062 50
Loans secured by collaterals .....	379,918 35
Real estate owned by the company, unincumbered .....	2,902,916 96
Stocks and bonds owned by the company, market value .....	1,845,280 53
Cash in office of company and deposited in banks and trust companies ..	1,679,658 82
Interest accrued on cash loans and on bonds owned by the company .....	166,584 41
Rents accrued for use of company's property, or under sub-lease .....	22,136 36
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	844,502 00
<b>Total admitted assets .....</b>	<b>\$22,678,059 93</b>

## UNADMITTED ASSETS.

Invested in commuting commissions .....	\$9,595 29
Present value of leases owned by the company .....	19,499 88
Cash in hands of agents, due the company .....	131,060 25
Agency supplies, printed matter and stationery .....	8,390 00
Other items, viz: property at agencies .....	31,813 50
<b>Total unadmitted assets .....</b>	<b>\$200,358 97</b>

## III. LIABILITIES.

Claims for death losses due and unpaid .....	\$29,000 00
Claims for matured endowments due and unpaid .....	7,000 00
Claims for death losses and matured endowments in pro- cess of adjustment, or adjusted and not due .....	420,185 00
Claims for death losses and other policy claims resisted .....	25,000 00
<b>Total policy claims .....</b>	<b>\$481,185 00</b>
<b>Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with 4½ per cent. interest .....</b>	<b>\$19,218,619 00</b>
<b>Net reinsurance reserve .....</b>	<b>19,218,619 00</b>

# OF OTHER STATES.

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Unpaid dividends of surplus, or other profits due policy-holders .....	\$76,452 00
Other liabilities of the company, viz: liability under the three months' clause.....	80,000 00
Liabilities as to policy-holders.....	<u>\$19,856,456 00</u>
Surplus as regards policy-holders.....	2,821,603 93
Total liabilities.....	<u><u>\$22,678,059 93</u></u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums .....	\$8,541,694 91
Received for interest on bonds owned and dividends on stocks .....	\$1,016,714 20
Received for interest on other debts due the company....	136,505 11
Rents received for use of company's property, or under sub-lease .....	105,266 33
Total interest, dividend and rent income.....	<u>1,258,485 64</u>
Total cash income .....	<u><u>\$9,800,180 55</u></u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$2,106,958 72
Cash paid to annuitants .....	9,379 39
Cash paid on policies lapsed, surrendered or purchased....	1,115,578 79
Cash paid for dividends to policy-holders.....	1,844,612 04
Total cash paid to policy-holders.....	<u>\$5,076,528 94</u>
Cash paid for premiums on policies reinsured .....	\$4,132 13
Cash paid for commissions to agents.....	534,112 16
Cash paid for salaries and expenses of managers and agents	25,281 69
Cash paid for medical examiners' fees .....	66,636 36
Cash paid for salaries and other compensation of officers and employees .....	238,434 31
Total pay account.....	<u>868,596 65</u>
Paid for dividends to stockholders.....	8,050 00
Paid for taxes.....	71,773 36
Paid for rents .....	35,852 11
Paid for commuting commissions.....	177,785 00
Other expenditures, viz: general and agency expenses .....	361,471 95
Total cash expenditures.....	<u><u>\$6,600,058 01</u></u>

## VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1872.....	43,135	\$171,443,851 00
Policies issued during the year.....	12,657	48,124,625 00

Old policies revived during the year .....	746	\$3,050,200 00
Additions by dividends during the year .....	-	2,777,753 00
Totals.....	56,538	\$224,895,929 00
Deduct policies decreased and ceased to be in force .....	9,250	40,613,799 00
Total policies in force Dec. 31, 1873 .....	47,288	\$184,282,130 00

Policies which have ceased to be in force during the year, with the mode of their termination :			<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	545	\$2,224,560 00		
By expiry .....	14	75,000 00		
By surrender.....	1,917	11,438,157 00		
By lapse .....	4,187	16,053,232 00		
Not taken .....	2,587	10,822,850 00		
Totals.....	9,250	\$40,613,799 00		

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,182; amount insured.....	\$2,150,150 00
Policies issued during the year, 732; amount insured .....	1,247,300 00
Premiums received during the year.....	35,582 29
Losses and claims incurred during the year .....	13,480 00
Losses and claims paid during the year.....	12,000 00
Losses and claims unpaid .....	2,480 00

## GLOBE MUTUAL LIFE INSURANCE COMPANY.\*

## NEW YORK CITY.

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

PLINY FREEMAN, *President.*JAMES M. FREEMAN, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,125,436 36
Loans secured by collaterals.....	80,000 00
Premium notes and loans on policies now in force.....	38,495 09

\* Admitted February 18, 1874.

Stocks and bonds owned by the company, market value.....	\$1,356,120 39
Cash in office of company and deposited in banks and trust companies ...	145,530 28
Postage and revenue stamps .....	150 00
Interest accrued on cash loans and on bonds owned by the company.....	47,010 13
Interest accrued on premium loans and notes.....	3,196 00
Rents accrued.....	500 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	288,360 96
<b>Total admitted assets.....</b>	<b>\$4,084,799 21</b>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$518 95
Advanced to officers or agents to be repaid out of future salaries or commissions .....	15,932 02
Cash in hands of officers or agents, due the company.....	8,383 34
Agency supplies, printed matter and stationery.....	5,000 00
Furniture, safes and fixtures.....	13,922 90
<b>Total unadmitted assets.....</b>	<b>\$43,757 21</b>

## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$3,412 40
Claims for matured endowments due and unpaid.....	10,000 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	85,750 00
Claims for death losses and other policy claims resisted...	20,925 00
<b>Total policy claims.....</b>	<b>\$120,087 40</b>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$3,669,361 00
Deduct net value of risks reinsured in other solvent com- panies.....	6,150 00
<b>Net reinsurance reserve.....</b>	<b>3,663,211 00</b>
Due on account of salaries, rents and office expenses.....	4,950 00
<b>Liabilities as to policy-holders .....</b>	<b>\$3,788,248 40</b>
Surplus as regards policy-holders.....	296,550 81
<b>Total liabilities.....</b>	<b>\$4,084,799 21</b>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$264,308 59
Gross cash received for renewal premiums.....	912,762 84
Cash premiums from other companies for reinsurance.....	4,847 34
<b>Total cash premium income.....</b>	<b>\$1,181,918 77</b>



Received for interest on cash loans.....	\$106,284 93
Received for interest on bonds owned and dividends on stocks .....	87,606 93
Received for interest on premium notes and loans.....	1,221 15
Received for interest on other debts due the company....	1,423 52
Rents received for use of company's property, or under sub-lease .....	4,724 60
Discount on claims paid in advance.....	515 47
Total interest, dividend and rent income.....	\$201,776 60
Received from other companies on account of reinsured risks.....	15,000 00
Total cash income.....	<u>\$1,398,695 37</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$414,871 49
Cash paid to annuitants.....	73 64
Cash paid on policies lapsed, surrendered or purchased....	217,132 35
Cash paid for dividends to policy-holders.....	112,129 08
Total cash paid to policy-holders.....	\$744,206 56
Cash paid for premiums on policies reinsured.....	\$5,857 45
Cash paid for commissions to agents.....	107,457 69
Cash paid for salaries and expenses of managers and agents .....	63,931 00
Cash paid for medical examiners' fees.....	13,412 49
Cash paid for salaries and other compensation of officers and employees .....	50,533 80
Total pay account .....	241,192 43
Paid for dividends to stockholders.....	13,723 40
Paid for taxes and revenue stamps.....	11,695 48
Paid for rents.....	26,909 61
Paid for furniture, etc.....	1,989 60
Other expenditures, viz: legal and general expenses.....	37,286 00
Total cash expenditures.....	<u>\$1,077,003 08</u>

## VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1872.....	12,534	\$30,236,185 00
Policies issued during the year.....	3,500	8,786,103 00
Old policies revived during the year.....	180	502,500 00
Additions by dividends during the year.....	-	276,601 00
Totals.....	16,214	\$39,801,389 00
Deduct policies decreased and ceased to be in force .....	3,665	10,485,358 00
Total policies in force Dec. 31, 1873 .....	<u>12,549</u>	<u>\$29,316,031 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death .....	147	\$452,122 00
By expiry .....	1	7,500 00
By surrender .....	1,047	3,273,227 00
By lapse .....	1,982	5,336,595 00
By change and old policies decreased.....	3	18,000 00
Not taken.....	485	1,397,914 00
<b>Totals.....</b>	<b>3,665</b>	<b>\$10,485,358 00</b>

## HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

### NEW YORK CITY.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

D. D. T. MARSHALL, *President.*

FRANK B. MAYHEW, *Secretary.*

#### I. CAPITAL.

Capital authorized.....	\$300,000 00
Capital actually paid up in cash.....	200,000 00

#### II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$195,167 32
Loans secured by collaterals.....	114,000 00
Premium notes and loans on policies now in force.....	1,419 22
Real estate owned by the company, unincumbered .....	825 00
Stocks and bonds owned by the company, market value.....	157,746 25
Cash in office of company and deposited in banks and trust companies...	1,045 12
Interest accrued on cash loans and on bonds owned by the company.....	9,120 20
Interest accrued on premium loans and notes.....	11 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	38,472 78
<b>Total admitted assets.....</b>	<b>\$517,806 89</b>

#### UNADMITTED ASSETS.

Invested in commuting commissions .....	\$9,000 00
Cash in hands of officers or agents, due the company.....	1,205 87
Judgments for debts, in favor of the company.....	1,093 43
Agency supplies, printed matter and stationery .....	3,000 00
Furniture, safes and fixtures.....	3,195 75
Other items.....	4,379 88
<b>Total unadmitted assets .....</b>	<b>\$21,874 93</b>

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$4,000 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$437,744 00
Deduct net value of risks reinsured in other solvent companies .....	3,965 00
Net reinsurance reserve.....	433,779 00
Other liabilities of the company.....	4,839 00
Liabilities as to policy-holders.....	\$442,618 00
Surplus as regards policy-holders ..	75,188 89
Total liabilities .....	<u>\$517,806 89</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$205,116 28
Received for interest on cash loans.....	\$14,261 80
Received for interest on bonds owned and dividends on stocks.....	8,541 79
Received for interest on premium notes and loans .....	82 29
Received for interest on other debts due the company.....	703,20
Total interest, and dividend income .....	23,589 08
Cash income from other sources.....	9,000 00
Total cash income .....	<u>\$237,705 36</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$54,175 67
Cash paid on policies lapsed, surrendered or purchased ..	38,744 86
Cash paid for dividends to policy-holders.....	8,113 97
Total cash paid to policy-holders.....	\$101,034 50
Cash paid for premiums on policies reinsured.....	\$5,749 24
Cash paid for commissions to agents.....	11,044 58
Cash paid for salaries and expenses of managers and agents .....	10,709 77
Cash paid for medical examiners' fees.....	2,685 18
Cash paid for salaries and other compensation of officers and employees.....	9,073 28
Total pay account.....	39,262 05
Paid for taxes and revenue stamps .....	1,223 11
Paid for rents.....	3,200 00

Cash advanced to agents or officers, to be repaid out of future salaries or commissions . . . . .	\$5,586 79
Other expenditures, viz : general expenses . . . . .	9,671 77
Total cash expenditures . . . . .	<u>\$159,978 22</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 . . . . .	2,327	\$4,581,200 00
Policies issued during the year . . . . .	808	1,387,708 00
Additions by dividends during the year . . . . .	-	15,798 00
Totals . . . . .	3,135	\$5,984,706 00
Deduct policies decreased and ceased to be in force . . . . .	644	1,353,475 00
Total policies in force Dec. 31, 1873 . . . . .	<u>2,491</u>	<u>\$4,631,231 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity . . . . .	24	\$45,618 00
By expiry . . . . .	3	16,000 00
By surrender . . . . .	192	475,356 00
By lapse . . . . .	273	536,750 00
By change and old policies decreased . . . . .	37	98,816 00
Not taken . . . . .	115	180,935 00
Totals . . . . .	<u>644</u>	<u>\$1,353,475 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 25; amount insured . . . . .	\$38,900 00
Policies issued during the year, 15; amount insured . . . . .	18,400 00
Premiums received during the year . . . . .	<u>1,119 19</u>

## JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

L. A. LYON, *President.*GEORGE B. AGER, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$813,633 43
Loans secured by collaterals.....	114,400 00
Premium notes and loans on policies now in force.....	477,117 57
Stocks and bonds owned by the company, market value.....	811,493 00
Cash in office of company and deposited in banks and trust companies..	45,153 72
Interest accrued on cash loans and on bonds owned by the company.....	36,363 42
Interest accrued on premium loans and notes.....	15,307 52
Interest due and unpaid on mortgages.....	1,443 87
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	230,444 87
Total admitted assets.....	<u>\$2,545,357 40</u>

## UNADMITTED ASSETS.

Advanced to officers or agents, to be repaid out of future salaries or commissions.....	\$13,141 17
Loans on personal security.....	3,000 00
Furniture, safes and fixtures.....	4,955 95
Total unadmitted assets.....	<u>\$21,097 12</u>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,900 00
Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....	37,000 00
Total policy claims.....	\$38,000 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Massachusetts Insurance De- partment according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	<u>\$2,445,972 69</u>
Net reinsurance reserve.....	2,445,972 69
Unpaid dividends of surplus, or other profits due policy-holders.....	17,577 63
Liabilities as to policy-holders.....	\$2,501,550 32
Surplus as regards policy-holders.....	43,807 08
Total liabilities.....	<u>\$2,545,357 40</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$60,262 33	
Gross cash received for renewal premiums .....	519,697 84	
Cash premiums from other companies for reinsurance ....	384 60	
Total cash premium income.....		\$580,344 77
Received for interest on cash loans .....	\$84,985 66	
Received for interest on bonds owned and dividends on stocks.....	41,667 29	
Received for interest on premium notes and loans.....	21,688 52	
Discount on claims paid in advance.....	31 68	
Total interest and dividend income.....		148,373 15
Total cash income .....		\$728,717 92
Notes or other obligations taken for new or renewal premiums .....		82,399 79
Total income .....		<u>\$811,117 71</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$234,440 17	
Cash paid to annuitants.....	2,529 12	
Cash paid on policies lapsed, surrendered or purchased...	27,250 57	
Cash paid for dividends to policy-holders.....	71,353 04	
Total cash paid to policy-holders.....		\$335,572 90
Cash paid for premiums on policies reinsured.....	\$228 16	
Cash paid for commissions to agents.....	67,381 22	
Cash paid for medical examiners' fees .....	5,900 75	
Cash paid for salaries and other compensation of officers and employees .....	29,518 91	
Total pay account.....		103,029 04
Paid for dividends to stockholders.....		4,517 21
Paid for taxes and revenue stamps.....		4,451 48
Paid for rents.....		16,398 45
Paid for commuting commissions.....		26,790 38
Other expenditures, viz: legal and general expenses.....		16,346 11
Guarantee capital redeemed .....	\$100,000 00	
Total cash expenditures .....		<u>\$507,105 57</u>
Notes and other premium obligations used in payment of losses and claims.....	\$12,817 83	
Used in purchase of surrendered policies.....	2,883 45	
Used in payment of dividends to policy-holders .....	30,079 19	
Voided by lapse of policies.....	42,660 62	
Total premium note expenditures.....		88,441 09
Total expenditures.....		<u>\$595,546 66</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$485,008 76	
Received during the year.....	82,399 79	
Total.....		\$567,408 55
Deductions during the year as follows:		
Notes and other obligations used as above.....	\$88,441 09	
Redeemed by maker in cash.....	1,849 89	
Total.....		90,290 98
Balance note assets at end of the year.....		<u>\$477,117 57</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 .....	8,044	\$18,202,061 00
Policies issued during the year.....	1,129	2,309,233 00
Additions by dividends during the year.....	-	39,911 00
Totals .....	9,173	\$20,551,205 00
Deduct policies decreased and ceased to be in force .....	1,412	3,518,943 00
Total policies in force Dec. 31, 1873.....	7,761	<u>\$17,032,262 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	96	\$226,758 00
By expiry.....	3	7,000 00
By surrender .....	53	138,900 00
By lapse .....	831	2,028,500 00
By change and old policies decreased .....	269	751,685 00
Not taken.....	160	366,100 00
Totals.....	1,412	<u>\$3,518,943 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 213; amount insured.....	\$414,500 00
Policies issued during the year, 21; amount insured.....	28,000 00
Premiums received during the year.....	15,865 72
Losses and claims incurred during the year .....	18,500 00
Losses and claims paid during the year.....	8,500 00
Losses and claims unpaid.....	<u>10,000 00</u>

## MANHATTAN LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY STOKES, *President*.JACOB L. HALSEY, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash .....	100,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$4,251,799 77
Loans secured by collaterals .....	629,950 00
Premium notes and loans on policies now in force.....	2,299,623 00
Stocks and bonds owned by the company, market value .....	726,555 53
Cash in office of company and deposited in banks and trust companies....	356,580 33
Postage and revenue stamps.....	93 30
Interest accrued on cash loans and on bonds owned by the company .....	126,259 06
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	485,123 52
Total admitted assets .....	<u>\$8,876,984 51</u>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$31,120 68
Cash in hands of agents, due the company.....	3,047 10
Judgments for debts, in favor of the company.....	4,700 00
Agency supplies, printed matter and stationery.....	3,000 00
Furniture, safes and fixtures.....	6,000 00
Total unadmitted assets.....	<u>\$47,867 78</u>

## III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$191,920 00
Claims for death losses and other policy claims resisted....	73,000 00
Total policy claims.....	<u>\$264,920 00</u>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	<u>\$6,728,205 00</u>
Net reinsurance reserve .....	6,728,205 00



Unpaid dividends of surplus, or other profits due policy-holders.....	\$97,301 03
Unpaid dividends due stockholders.....	462 51
Liabilities as to policy-holders .....	\$7,090,888 54
Surplus as regards policy-holders.....	1,785,095 97
Total liabilities.....	<u>\$8,875,984 51</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,420,922 68
Cash received for sale of annuities.....	3,125 00
Cash received for all other premiums.....	3,560 17
Total cash premium income.....	<u>\$1,427,607 85</u>
Received for interest on cash loans.....	\$307,589 35
Received for interest on bonds owned and dividends on stocks.....	44,358 16
Received for interest on premium notes and loans.....	156,795 66
Received for interest on other debts due the company .....	11,487 52
Discount on claims paid in advance .....	11,522 09
Total interest and dividend income .....	<u>531,752 78</u>
Total cash income.....	<u>\$1,959,360 63</u>
Notes or other obligations taken for new or renewal premiums.....	168,710 42
Total income.....	<u>\$2,128,071 05</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$632,424 11
Cash paid to annuitants.....	4,170 16
Cash paid on policies lapsed, surrendered or purchased.....	51,217 18
Cash paid for dividends to policy-holders .....	324,439 81
Total cash paid to policy-holders.....	<u>\$1,012,251 26</u>
Cash paid for commissions to agents.....	\$154,980 35
Cash paid for medical examiners' fees .....	9,904 20
Cash paid for salaries and other compensation of officers and employees .....	67,723 71
Total pay account.....	<u>232,608 26</u>
Paid for dividends to stockholders .....	60,000 00
Paid for taxes and revenue stamps.....	12,027 88
Paid for rents and office expenses.....	24,761 40
Paid for commuting commissions.....	19,839 63
Other expenditures, viz: advertising and supplies.....	17,440 76
Total cash expenditures.....	<u>\$1,378,929 19</u>
Notes and other premium obligations used in payment of losses and claims.....	<u>\$42,592 89</u>

Used in purchase of surrendered policies, and voided by lapse of policies.....	\$110,226 27
Used in payment of dividends to policy-holders.....	8,188 93
Total premium note expenditures.....	\$161,008 09
Total expenditures.....	<u>\$1,539,937 28</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$2,313,088 55
Received during the year.....	168,710 42
Total.....	\$2,481,798 97
Deductions during the year as follows:	
Notes and other obligations used as above .....	\$161,008 09
Redeemed by maker in cash .....	4,817 76
In hands of agents for collection.....	16,350 12
Total .....	182,175 97
Balance note assets at end of the year.....	<u>\$2,299,623 00</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	13,124	\$42,343,613 00
Policies issued during the year.....	1,746	5,370,109 00
Additions by dividends during the year .....	-	4,604 00
Totals .....	14,870	\$47,718,326 00
Deduct policies decreased and ceased to be in force.....	1,785	5,717,797 00
Total policies in force Dec. 31, 1873 .....	13,085	<u>\$42,000,529 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	197	\$675,017 00
By purchase .....	122	408,518 00
By lapse.....	948	2,958,079 00
By change to paid up policies.....	161	537,800 00
Not taken.....	357	1,138,383 00
Totals.....	1,785	<u>\$5,717,797 00</u>

## BUSINESS IN MAINE.

Policies issued during the year, 36; amount insured.....	<u>\$45,250 00</u>
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**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.**  
**SPRINGFIELD, MASS.**

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

E. W. BOND, *President.*

AVERY J. SMITH, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,541,544 00
Loans secured by collaterals.....	144,050 00
Premium notes and loans on policies now in force.....	987,470 38
Real estate owned by the company, unincumbered.....	150,000 00
Stocks and bonds owned by the company, market value.....	701,181 00
Cash in office of company and deposited in banks and trust companies...	83,890 05
Interest accrued on cash loans and on bonds owned by the company.....	97,612 26
Interest accrued on premium loans and notes.....	29,624 11
Rents accrued for use of company's property, or under sub-lease.....	100 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	244,803 98
<b>Total admitted assets.....</b>	<b>\$4,980,275 78</b>

UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$17,833 07
Agency supplies, printed matter and stationery.....	800 00
Loans on personal security.....	2,116 25
Furniture, safes and fixtures.....	11,069 87
<b>Total unadmitted assets.....</b>	<b>\$31,819 19</b>

II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$68,530 00
Claims for death losses and other policy claims resisted...	43,000 00
<b>Total policy claims.....</b>	<b>\$111,530 00</b>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Massachusetts Insurance Department, according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$4,422,103 08
<b>Net reinsurance reserve.....</b>	<b>4,422,103 08</b>
Unpaid dividends of surplus, or other profits due policy-holders.....	20,321 99
Other liabilities of the company, viz : building account, salaries, etc ...	18,414 00
<b>Liabilities as to policy-holders.....</b>	<b>\$4,572,369 07</b>
Surplus as regards policy-holders.....	407,906 71
<b>Total liabilities.....</b>	<b>\$4,980,275 78</b>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$921,707 72
Received for interest on cash loans .....	\$162,296 78
Received for interest on bonds owned and dividends on stocks.....	39,366 27
Received for interest on premium notes and loans.....	44,685 45
Received for interest on other debts due the company....	23,187 69
Rents received for use of company's property, or under sub-lease .....	1,980 66
Discount on claims paid in advance.....	498 32
Total interest, dividend and rent income.....	272,015 17
Total cash income.....	\$1,193,722 89
Notes or other obligations taken for new or renewal premiums.....	279,685 87
Total income.....	\$1,473,408 76

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$270,624 09
Cash paid to other companies for losses on policies reinsured by this company.....	2,000 00
Cash paid on policies lapsed, surrendered or purchased...	77,399 00
Cash paid for dividends to policy-holders.....	73,998 38
Total cash paid to policy-holders.....	\$424,021 47
Cash paid for premiums on policies reinsured .....	\$12,810 50
Cash paid for commissions to agents.....	75,704 67
Cash paid for salaries and expenses of managers and agents.....	63,625 92
Cash paid for medical examiners' fees .....	5,924 00
Cash paid for salaries and other compensation of officers and employees.....	38,954 23
Total pay account.....	197,019 32
Paid for taxes.....	10,736 54
Paid for rents.....	11,347 27
Paid for furniture, etc.....	3,043 62
Other expenditures, viz : legal and general expenses.....	28,066 78
Total cash expenditures.....	\$674,235 00
Notes and other premium obligations used in payment of losses and claims.....	\$14,886 10
Used in purchase of surrendered policies.....	15,590 34
Used in payment of dividends to policy-holders.....	124,813 22
Voided by lapse of policies.....	85,515 30
Total premium note expenditures.....	240,804 96
Total expenditures.....	\$915,039 96

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$952,643 57	
Received during the year.....	279,685 87	
Total.....		\$1,232,329 44
Deductions during the year as follows :		
Notes and other obligations used as above.....	\$240,804 96	
Redeemed by maker in cash .....	4,054 10	
Total.....		244,859 06
Balance note assets at end of the year.....		\$987,470 38

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	14,484	\$33,192,008 00
Policies issued during the year.....	1,852	4,526,237 00
Old policies revived during the year .....	4	11,500 00
Totals.....	16,340	\$37,729,745 00
Deduct policies decreased and ceased to be in force .....	2,019	5,092,906 00
Total policies in force Dec. 31, 1873.....	14,321	\$32,636,839 00

Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	148	\$320,875 00
By expiry.....	132	611,800 00
By surrender.....	172	451,607 00
By lapse.....	1,128	2,755,150 00
By change and old policies decreased.....	-	91,024 00
Not taken .....	439	862,450 00
Totals .....	2,019	\$5,092,906 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 708; amount insured.....	\$1,225,184 00
Policies issued during the year, 62; amount insured .....	96,700 00
Premiums received during the year .....	49,174 49
Losses and claims incurred during the year .....	12,200 00
Losses and claims paid during the year.....	12,200 00
Losses and claims unpaid.....	11,400 00

## MERCHANTS' LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

B. F. BEEKMAN, *President.*JAMES A. TABER, *Secretary.*

## I. CAPITAL.

Capital authorized .....	\$200,000 00
Capital actually paid up in cash .....	161,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$23,000 00
Loans secured by collaterals .....	23,666 00
Premium notes and loans on policies now in force .....	6,422 33
Stocks and bonds owned by the company, market value .....	118,452 50
Cash in office of company and deposited in banks and trust companies...	6,707 70
Interest accrued on cash loans and on bonds owned by the company .....	696 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	20,666 27
Total admitted assets .....	\$199,610 80

## UNADMITTED ASSETS.

Due from Eclectic Life Insurance Company .....	\$770 00
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## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment, or adjusted and not due .....	\$2,000 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest .....	\$99,934 00
Due out net value of risks reinsured in other solvent com- panies .....	541 00
Net reinsurance reserve .....	99,393 00
Liabilities as to policy-holders .....	\$101,393 00
Surplus as regards policy-holders .....	98,217 80
Total liabilities .....	\$199,610 80

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$87,771 20	
Cash premiums from other companies for reinsurance.....	4,393 59	
Total cash premium income.....		\$92,164 79
Received for interest on bonds owned and dividends on stocks .....	\$10,257 11	
Rents received for use of company's property, or under sub-lease .....	779 24	
Total interest, dividend and rent income.....		11,036 35
Total cash income .....		\$103,201 14
Notes or other obligations taken for new or renewal premiums.....		6,140 92
Total income.....		<u>\$109,342 06</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$7,500 00	
Cash paid on policies lapsed, surrendered or purchased....	16,368 57	
Cash paid for dividends to policy-holders.....	2,279 11	
Total cash paid to policy-holders.....		\$26,147 68
Cash paid for premiums on policies reinsured.....	\$1,557 02	
Cash paid for commissions to agents.....	17,754 98	
Cash paid for salaries and expenses of managers and agents	4,636 02	
Cash paid for medical examiners' fees .....	3,321 50	
Cash paid for salaries and other compensation of officers and employees .....	8,710 94	
Total pay account.....		35,980 46
Paid for taxes.....		2,187 24
Paid for rents .....		9,403 19
Paid for furniture, etc.....		151 25
Other expenditures, viz : general expenses .....		7,577 93
Total cash expenditures.....		\$81,447 75
Notes and other premium obligations voided by lapse of policies.....		541 75
Total expenditures.....		<u>\$81,989 50</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year .....	\$823 16	
Received during the year.....	6,140 92	
Total .....		\$6,964 08
Deduct notes and other obligations used as above.....		541 75
Balance note assets at end of the year.....		<u>\$6,422 33</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	686	\$1,345,951 00
Policies issued during the year.....	1,331	2,474,564 00
Old policies revived during the year.....	40	65,500 00
<b>Totals.....</b>	<b>2,057</b>	<b>\$3,886,015 00</b>
Deduct policies decreased and ceased to be in force.....	693	1,314,339 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>1,364</b>	<b>\$2,571,676 00</b>

Policies which have ceased to be in force during the year, with the mode of their termination :		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	5	\$7,500 00
By surrender.....	81	212,189 00
By lapse.....	319	563,750 00
Not taken.....	288	530,900 00
<b>Totals.....</b>	<b>693</b>	<b>\$1,314,339 00</b>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 160; amount insured.....	\$248,800 00
Policies issued during the year, 76; amount insured.....	115,200 00
Premiums received during the year.....	7,356 86

## METROPOLITAN LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOSEPH F. KNAPP, *President.*ROBERT A. GRANNIS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$404,200 00
Loans secured by collaterals.....	39,782 02
Premium notes and loans on policies now in force.....	376,873 93



Stocks and bonds owned by the company, market value.....	\$240,720 00
Cash in office of company and deposited in banks and trust companies...	44,433 06
Postage and revenue stamps.....	300 00
Interest accrued on cash loans and on bonds owned by the company.....	5,074 94
Interest accrued on premium loans and notes.....	24,762 50
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	498,940 10
Total admitted assets.....	<u>\$1,635,086 55</u>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$33,595 65
Advanced to agents to be repaid out of future salaries or commissions.....	17,783 27
Cash in hands of agents, due the company.....	29,800 00
Agency supplies, printed matter and stationery.....	5,000 00
Furniture, safes and fixtures.....	28,815 12
Total unadmitted assets.....	<u>\$114,994 04</u>

## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$26,239 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$1,382,019 00
Deduct net value of risks reinsured in other solvent companies.....	430 00
Net reinsurance reserve.....	1,381,589 00
Unpaid dividends of surplus, or other profits due policy-holders.....	7,045 00
Due on account of salaries, rents and office expenses.....	1,925 00
Other liabilities of the company.....	4,085 00
Liabilities as to policy-holders.....	<u>\$1,420,883 00</u>
Surplus as regards policy-holders.....	214,203 55
Total liabilities.....	<u>\$1,635,086 55</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$721,734 75
Received for interest, dividends and rents.....	65,977 10
Total cash income.....	<u>\$787,711 85</u>
Notes or other obligations taken for new or renewal premiums.....	144,377 04
Total income.....	<u>\$932,088 89</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$190,465 60	
Cash paid on policies lapsed, surrendered or purchased ...	73,560 76	
Cash paid for dividends to policy-holders .....	46,984 32	
Total cash paid to policy-holders .....		\$311,010 68
Cash paid for premiums on policies reinsured.....	\$3,416 04	
Cash paid for commissions to agents.....	108,283 18	
Cash paid for salaries and expenses of managers and agents .....	18,192 30	
Cash paid for medical examiners' fees.....	36,379 80	
Cash paid for salaries and other compensation of officers and employees .....	45,739 93	
Total pay account.....		210,011 25
Paid for taxes and revenue stamps.....		11,323 63
Paid for rents.....		17,378 94
Paid for commuting commissions.....		10,046 59
Other expenditures, viz: Legal and general expenses.....		38,495 81
Total cash expenditures.....		\$598,266 90
Notes and other premium obligations used in payment of losses and claims .....	\$7,099 29	
Used in purchase of surrendered policies.....	40,876 98	
Used in payment of dividends to policy-holders.....	24,232 68	
Voided by lapse of policies.....	20,876 99	
Total premium note expenditures.....		93,085 94
Total expenditures.....		\$691,352 84

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$325,582 83	
Received during the year.....	144,377 04	
Total .....		\$469,959 87
Deduct notes and other obligations used as above.....		93,085 94
Balance note assets at end of the year.....		\$376,873 93

## VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1872.....	15,345	\$20,546,341 00
Policies issued during the year.....	12,242	17,753,399 00
Totals .....	27,587	\$38,299,740 00
Deduct policies decreased and ceased to be in force.....	8,989	11,915,875 00
Total policies in force Dec. 31, 1873.....	18,598	\$26,383,865 00

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	170	\$198,550 00
By expiry .....	1	8,500 00
By surrender.....	1,700	2,283,316 00
By lapse.....	2,486	3,264,361 00
By change and old policies decreased.....	2,669	3,465,172 00
Not taken .....	1,963	2,695,976 00
<b>Totals.....</b>	<b>8,989</b>	<b>\$11,915,875 00</b>

#### BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 47; amount insured .....	\$107,074 00
Policies issued during the year, 58; amount insured .....	120,500 00
Premiums received during the year.....	3,456 75
Losses and claims paid during the year.....	4,000 00

### MISSOURI VALLEY LIFE INSURANCE COMPANY.

#### LEAVENWORTH, KANSAS.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1868.

D. M. SWAN, *President.*

J. I. JONES, *Secretary.*

#### I. CAPITAL.

Capital authorized.....	\$430,000 00
Capital actually paid up in cash.....	115,500 00

#### II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$295,691 18
Loans secured by collaterals.....	3,476 03
Real estate owned by the company, unincumbered.....	86,594 03
Stocks and bonds owned by the company, market value.....	23,251 15
Cash in office of company and deposited in banks and trust companies ...	23,472 87
Postage and revenue stamps .....	22 50
Interest accrued on cash loans and on bonds owned by the company.....	22,058 22
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	113,258 31
<b>Total admitted assets.....</b>	<b>\$567,824 29</b>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$47,855 80
Agency supplies, printed matter and stationery .....	5,650 00
Loans on personal security.....	6,898 73
Furniture, safes and fixtures.....	6,385 00
Loans on company's own stock .....	600 00
Total unadmitted assets.....	<u>\$67,389 53</u>

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$15,000 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Kansas Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	<u>\$471,287 00</u>
Net reinsurance reserve.....	471,287 00
Due on account of salaries, rents and office expenses.....	851 67
Liabilities as to policy-holders .....	\$487,138 67
Surplus as regards policy-holders.....	80,685 62
Total liabilities.....	<u>\$567,824 29</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$127,404 42
Gross cash received for renewal premiums.....	191,339 06
Total cash premium income.....	<u>\$318,743 48</u>
Received for interest on cash loans.....	\$30,604 19
Received for interest on bonds owned and dividends on stocks .....	1,670 00
Total interest and dividend income.....	32,274 19
Cash income from other sources, viz: registration fees.....	238 00
Total cash income.....	<u>\$351,255 67</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$31,117 22
Cash paid on policies lapsed, surrendered or purchased....	57,829 86
Cash paid for dividends to policy-holders .....	45,058 39
Total cash paid to policy-holders.....	<u>\$134,005 47</u>
Cash paid for commissions to agents.....	\$51,532 45
Cash paid for salaries and expenses of managers and agents .....	14,578 11

Cash paid for medical examiners' fees.....	\$3,231 55
Cash paid for salaries and other compensation of officers and employees .....	15,063 33
<b>Total pay account .....</b>	<b>\$84,405 44</b>
Paid for taxes and revenue stamps.....	3,600 49
Paid for rents.....	2,352 73
Paid for commuting commissions.....	15,037 56
Paid for furniture, etc.....	1,163 74
Other expenditures, viz: general expenses.....	12,121 17
<b>Total cash expenditures.....</b>	<b>\$252,686 60</b>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	2,293	\$7,562,360 00
Policies issued during the year.....	8,177	3,449,299 00
Old policies revived during the year.....	4	5,000 00
Old policies increased during the year.....	-	4,789 00
Additions by dividends during the year.....	-	9,653 00
<b>Totals.....</b>	<b>10,474</b>	<b>\$11,031,101 00</b>
Deduct policies decreased and ceased to be in force .....	953	3,382,380 00
<b>Total policies in force Dec. 31, 1873 .....</b>	<b>9,521</b>	<b>\$7,648,721 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	16	\$44,117 00
By surrender.....	195	697,376 00
By lapse .....	529	1,904,004 00
By change and old policies decreased.....	-	4,883 00
Not taken.....	213	732,000 00
<b>Totals.....</b>	<b>953</b>	<b>\$3,382,380 00</b>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 25; amount insured.....	\$15,800 00
Policies issued during the year, 25; amount insured .....	15,800 00
Premiums received during the year.....	295 34

**MUTUAL LIFE INSURANCE COMPANY.**  
**NEW YORK CITY.**

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

FREDERICK S. WINSTON, *President.*

JOHN M. STUART, *Secretary.*

**I. ASSETS.**

Loans secured by deeds of trust or mortgages on real estate.....	\$52,707,912 17
Real estate owned by the company, unincumbered.....	2,539,403 36
Stocks and bonds owned by the company, market value.....	5,967,888 00
Cash in office of company and deposited in banks and trust companies..	2,224,961 84
Interest accrued on cash loans and on bonds owned by the company....	923,572 87
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	921,246 13
<b>Total admitted assets .....</b>	<b>\$65,284,984 37</b>

**UNADMITTED ASSETS.**

Cash in hands of agents, due the company.....	\$17,771 26
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**II. LIABILITIES.**

Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....	\$633,825 84
Claims for death losses and other policy claims resisted...	124,500 00
<b>Total policy claims .....</b>	<b>\$758,325 84</b>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$57,743,601 00
<b>Net reinsurance reserve.....</b>	<b>57,743,601 00</b>
Unpaid dividends of surplus, or other profits due policy-holders .....	43,316 95
Other liabilities of the company, viz : surplus on Tontine policies and premiums paid in advance.....	56,125 03
<b>Liabilities as to policy-holders.....</b>	<b>\$58,601,368 82</b>
<b>Surplus as regards policy-holders.....</b>	<b>6,683,615 55</b>
<b>Total liabilities.....</b>	<b>\$65,284,984 37</b>

**III. INCOME DURING THE YEAR.**

Gross cash received for premiums on new policies.....	\$8,139,835 95
Gross cash received for renewal premiums .....	9,594,553 25
Cash received for sale of annuities.....	84,500 00
<b>Total cash premium income.....</b>	<b>\$17,818,889 20</b>

Received for interest on cash loans .....	\$3,320,996 05
Received for interest on bonds owned and dividends on stocks.....	341,936 46
Received for interest on other debts due the company....	79,479 53
Rents received for use of company's property, or under sub-lease .....	51,916 66
Premium on gold interest .....	48,784 36
<b>Total interest, dividend and rent income.....</b>	<b>\$3,843,113 06</b>
<b>Total cash income .....</b>	<b>\$21,662,002 26</b>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$3,379,664 80
Cash paid to annuitants.....	21,535 28
Cash paid on policies lapsed, surrendered or purchased...	1,675,168 03
Cash paid for dividends to policy-holders.....	8,397,676 22
<b>Total cash paid to policy-holders .....</b>	<b>\$13,474,044 33</b>
Cash paid for commissions to agents.....	\$356,317 12
Cash paid for medical examiners' fees .....	60,712 65
Cash paid for salaries and other compensation of officers and employees .....	281,886 34
<b>Total pay account.....</b>	<b>698,916 11</b>
Paid for taxes and revenue stamps.....	115,099 22
Paid for commuting commissions.....	479,083 10
Paid for furniture, etc.....	8,187 82
Other expenditures, viz: legal and general expenses.....	597,998 61
<b>Total cash expenditures .....</b>	<b>\$15,373,329 19</b>

## V. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 .....	78,146	\$264,591,882 00
Policies issued during the year.....	14,830	45,775,070 00
Old policies revived during the year.....	1,585	4,519,220 00
Old policies increased during the year.....	1	1,000 00
Additions by dividends during the year.....	-	6,265,308 00
<b>Totals .....</b>	<b>94,562</b>	<b>\$321,152,480 00</b>
Deduct policies decreased and ceased to be in force.....	8,146	31,646,741 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>86,416</b>	<b>\$289,505,739 00</b>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	924	\$2,904,380 00
By surrender .....	2,510	8,299,110 00
By lapse .....	3,060	8,407,210 00

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By change and old policies decreased .....	-	\$6,860,501 00
Not taken .....	1,652	5,175,540 00
Totals .....	8,146	\$31,646,741 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,604; amount insured .....	\$2,769,175 00
Policies issued during the year, 272; amount insured .....	420,925 00
Premiums received during the year .....	102,790 44
Losses and claims incurred during the year .....	19,200 00
Losses and claims paid during the year .....	14,200 00
Losses and claims unpaid .....	1,000 00

## MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

LEWIS C. GROVER, *President.*EDWARD A. STRONG, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate .....	\$11,430,350 70
Premium notes and loans on policies now in force .....	7,016,385 87
Real estate owned by the company, unincumbered .....	149,904 10
Stocks and bonds owned by the company, market value .....	8,757,305 00
Cash in office of company and deposited in banks and trust companies ..	514,944 02
Interest accrued on cash loans and on bonds owned by the company .....	373,541 34
Interest accrued on premium loans and notes .....	210,490 00
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	168,035 14
Total admitted assets .....	\$28,620,956 27

## UNADMITTED ASSETS.

Cash in hands of agents, due the company .....	\$88,677 23
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## II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due .....	\$526,217 00
Claims for death losses and other policy claims resisted .....	69,000 00
Total policy claims .....	\$595,217 00



Net present value of all outstanding policies in force Dec.

31, 1873, computed by the New Jersey Department of  
State, according to the Actuaries' Table of Mortality,  
with 4 per cent. interest.....\$24,181,998 00

Net reinsurance reserve .....	\$24,181,998 00
Unpaid dividends of surplus, or other profits due policy-holders.....	223,602 09
Other liabilities of the company, viz: dividends declared payable in 1874, discounted to date .....	1,556,323 87
Liabilities as to policy-holders.....	\$26,557,140 96
Surplus as regards policy-holders.....	2,063,815 31
Total liabilities.....	<u>\$28,620,956 27</u>

### III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$4,639,473 51
Cash received for sale of annuities.....	229 01
Cash received for all other premiums.....	6,959 10
Total cash premium income.....	\$4,646,661 62
Received for interest on cash loans and bonds owned....	\$1,306,346 49
Received for interest on premium notes and loans....	458,966 44
Rents received for use of company's property, or under sub-lease.....	3,425 00
Discount on claims paid in advance....	513 98
Total interest, dividend and rent income.....	1,769,251 91
Total cash income.....	\$6,415,913 53
Notes or other obligations taken for new or renewal premiums.....	755,496 91
Total income.....	<u>\$7,171,410 44</u>

### IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,841,572 48
Cash paid to annuitants.....	1,608 70
Cash paid on policies lapsed, surrendered or purchased...	321,430 37
Cash paid for dividends to policy-holders.....	1,508,941 64
Total cash paid to policy-holders.....	\$3,673,453 19
Cash paid for commissions to agents.....	\$419,240 51
Cash paid for medical examiners' fees .....	21,778 52
Cash paid for salaries and other compensation of officers and employees.....	66,711 32
Total pay account.....	507,730 35
Paid for taxes and revenue stamps.....	95,270 69
Other expenditures, viz: general expenses.....	108,590 11
Total cash expenditures.....	<u>\$4,385,044 34</u>

Notes and other premium obligations used in payment of losses and claims.....	\$137,654 76	
Used in purchase of surrendered policies.....	162,611 80	
Used in payment of dividends to policy-holders.....	289,825 10	
Total premium note expenditures.....	\$590,091 66	
Total expenditures.....	\$4,975,136 00	

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$6,852,970 90	
Received during the year.....	755,496 91	
Total.....	\$7,608,467 81	
Deductions during the year as follows :		
Notes and other obligations used as above.....	\$590,091 66	
Redeemed by maker in cash .....	1,990 18	
Total.....	592,081 84	
Balance note assets at end of the year.....	\$7,016,385 97	

## VI. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1872.....	39,425	\$133,163,652 00
Policies issued during the year.....	3,147	8,739,185 00
Old policies revived during the year .....	42	157,850 00
Old policies increased during the year .....	2	15,324 00
Totals.....	42,616	\$142,076,011 00
Deduct policies decreased and ceased to be in force .....	2,678	10,632,193 00
Total policies in force Dec. 31, 1873.....	39,938	\$131,443,818 00

  

Policies which have ceased to be in force during the year, with the mode of their termination :	Number.	Amount.
Terminated by death or maturity.....	515	\$1,845,822 00
By expiry.....	6	5,960 00
By surrender.....	298	958,936 00
By lapse.....	1,059	3,460,340 00
By change and old policies decreased.....	393	3,216,785 00
Not taken .....	407	1,144,350 00
Totals .....	2,678	\$10,632,193 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,232; amount insured.....	\$4,065,000 00
Policies issued during the year, 37; amount insured .....	69,445 00
Premiums received during the year .....	84,993 41
Losses and claims incurred during the year .....	39,567 00
Losses and claims paid during the year.....	57,800 00
Losses and claims unpaid .....	14,267 00

## NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1850.

JULIUS Y. DEWEY, *President*.GEORGE W. REED, *Secretary*.

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$797,820 36
Loans secured by collaterals .....	31,175 00
Premium notes and loans on policies now in force.....	40,443 31
Real estate owned by the company, unincumbered.....	13,010 64
Stocks and bonds owned by the company, market value .....	495,547 38
Cash in office of company and deposited in banks and trust companies...	41,607 83
Postage and revenue stamps.....	37 00
Interest accrued on cash loans and on bonds owned by the company .....	39,349 24
Interest accrued on premium loans and notes.....	1,006 53
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	81,562 85
Total admitted assets .....	<u>\$1,541,560 14</u>

## II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$27,500 00
Claims for death losses and other policy claims resisted....	<u>1,000 00</u>
Total policy claims.....	\$28,500 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Vermont Department of State according to the Actuaries' Table of Mortality, with 4 per cent. interest .....	<u>\$1,031,866 00</u>
Net reinsurance reserve .....	1,031,866 00
Unpaid dividends of surplus, or other profits due policy-holders.....	6,423 94
Other liabilities of the company, viz : over payments by policy-holders..	<u>10,000 00</u>
Liabilities as to policy-holders .....	\$1,076,789 94
Surplus as regards policy-holders.....	<u>464,770 20</u>
Total liabilities.....	<u>\$1,541,560 14</u>

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$267,129 79
Cash premiums from other companies for reinsurance.....	<u>461 93</u>
Total cash premium income.....	\$267,591 72

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Received for interest on cash loans.....	\$59,282 26
Received for interest on bonds owned and dividends on stocks.....	81,294 76
Received for interest on premium notes and loans.....	1,920 51
Received for interest on other debts due the company .....	2,866 80
Rents received for use of company's property, or under sub- lease.....	751 93
Discount on claims paid in advance .....	95 12
Total interest, dividend and rent income.....	<u>\$96,211 38</u>
Total cash income.....	\$363,803 10
Notes or other obligations taken for new or renewal premiums.....	3,392 10
Total income.....	<u><u>\$367,195 20</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$94,866 55
Cash paid on policies lapsed, surrendered or purchased.....	15,258 74
Cash paid for dividends to policy-holders .....	42,749 99
Total cash paid to policy-holders.....	<u>\$152,875 28</u>
Cash paid for commissions to agents.....	\$29,879 35
Cash paid for salaries and expenses of managers and agents	3,539 83
Cash paid for medical examiners' fees .....	2,122 40
Cash paid for salaries and other compensation of officers and employees .....	9,725 92
Total pay account.....	45,267 50
Paid for taxes and revenue stamps.....	798 25
Paid for rents.....	2,162 50
Paid for furniture, etc.....	2,000 00
Other expenditures, viz: general expenses.....	4,647 65
Total cash expenditures.....	<u>\$207,751 18</u>
Notes and other premium obligations used in payment of losses and claims.....	\$498 28
Used in purchase of surrendered policies.....	3,645 65
Used in payment of dividends to policy-holders.....	1,917 73
Total premium note expenditures.....	<u>6,061 66</u>
Total expenditures.....	<u><u>\$213,812 84</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$36,698 24
Received during the year.....	3,392 10
Total.....	<u>\$40,090 34</u>

## Deductions during the year as follows:

Notes and other obligations used as above .....	\$6,061 66	
Redeemed by maker in cash .....	477 54	
Total .....		\$6,539 20
Balance note assets at end of the year .....		<u>\$33,551 14</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 .....	4,145	\$8,764,447 00
Policies issued during the year .....	620	1,658,200 00
Old policies revived during the year .....	3	2,200 00
Additions by dividends during the year .....	-	3,147 00
Totals .....	4,768	\$10,427,994 00
Deduct policies decreased and ceased to be in force .....	564	1,341,972 00
Total policies in force Dec. 31, 1873 .....	4,204	<u>\$9,086,022 00</u>
Policies which have ceased to be in force during the year, with the mode of their termination:		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	42	\$95,365 00
By surrender .....	96	274,307 00
By lapse .....	339	694,800 00
By change and old policies decreased .....	1	66,000 00
Not taken .....	86	211,503 00
Totals .....	564	<u>\$1,341,972 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 53; amount insured .....	\$92,700 00
Policies issued during the year, 5; amount insured .....	14,000 00
Premiums received during the year .....	<u>2,917 98</u>

## NATIONAL LIFE INS. CO. OF THE U. S. OF AMERICA.

WASHINGTON, D. C.

INCORPORATED IN 1868. COMMENCED BUSINESS IN 1868.

E. A. ROLLINS, *President*.JOHN M. BUTLER, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	1,000,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,627,849 05
Loans secured by collaterals.....	821,342 80
Premium notes and loans on policies now in force.....	71,681 00
Stocks and bonds owned by the company, market value.....	369,318 75
Cash in office of company and deposited in banks and trust companies...	151,123 99
Interest accrued on cash loans and on bonds owned by the company.....	33,172 33
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	160,497 34
Due from other companies on account of reinsured risks.....	19,123 13
Total admitted assets.....	\$3,254,108 39

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$6,000 00
Advanced to officers or agents to be repaid out of future salaries or commissions.....	20,076 89
Cash in hands of agents, due the company.....	9,591 73
Loans on personal security.....	754 60
Furniture, safes and fixtures.....	3,000 00
Total unadmitted assets.....	\$39,423 22

## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$500 00
Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	90,029 62
Claims for death losses and other policy claims resisted...	6,274 15
Total policy claims.....	\$96,803 77

Net present value of all outstanding policies in force Dec.

31, 1873, according to the Actuaries' Table of Mortality,

with 4 per cent. interest..... \$2,596,356 00

Net reinsurance reserve..... \$2,596,356 00

Other liabilities of the company, viz: accrued commissions..... 12,925 00

Liabilities as to policy-holders..... \$2,706,084 77

Surplus as regards policy-holders .. 548,023 62

Total liabilities ..... \$3,254,108 39

#### IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums..... \$941,904 49

Cash received for all other premiums..... 1,533 72

Total cash premium income..... \$943,438 21

Received for interest on cash loans..... \$202,136 04

Received for interest on bonds owned and dividends on  
stocks..... 38,120 26

Received for interest on premium notes and loans ..... 2,925 07

Received for interest on other debts due the company..... 1,638 79

Discount on claims paid in advance..... 141 00

Total interest, and dividend income ..... 244,961 16

Received from other companies for reinsuring their risks..... 245,907 86

Received from other companies on account of reinsured risks..... 11,500 00

Cash income from other sources, viz: premium on gold ..... 2,664 17

Total cash income ..... \$1,448,471 40

Notes or other obligations taken for new or renewal premiums ..... 4,881 53

Notes or other obligations received from companies for reinsuring their  
risks..... 66,799 47

Total income ..... \$1,520,152 40

#### V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims..... \$257,585 11

Cash paid to other companies for losses on policies rein-  
sured by this company..... 23,191 06

Cash paid to annuitants..... 958 00

Cash paid on policies lapsed, surrendered or purchased ... 196,034 64

Total cash paid to policy-holders..... \$477,768 81

Cash paid for premiums on policies reinsured..... \$24,642 96

Cash paid for commissions to agents..... 96,591 05

Cash paid for salaries and expenses of managers and  
agents..... 28,486 28

Cash paid for medical examiners' fees..... 10,440 00

Cash paid for salaries and other compensation of officers  
and employees..... 52,454 78

Total pay account..... 212,615 07

## OF OTHER STATES.

65

Paid for dividends to stockholders.....	\$60,000 00
Paid for taxes and revenue stamps .....	9,420 69
Paid for rents.....	10,355 83
Paid for commuting commissions.....	2,121 11
Other expenditures, viz : advertising, postage, printing, etc .....	45,178 60
Total cash expenditures .....	<u>\$817,480 11</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,925 11
Received during the year.....	71,681 00
Total.....	<u>\$73,606 11</u>
Deductions during the year as follows:	
Notes and other obligations voided by lapse.....	\$385 01
Redeemed by maker in cash .....	1,540 10
Total.....	<u>1,925 11</u>
Balance note assets at end of the year.....	<u>\$71,681 00</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	9,190	\$20,695,350 00
Policies issued during the year.....	5,031	11,929,729 00
Excelsior policies not transferred.....	429	1,117,732 00
Additions by premiums on R. P. policies .....	-	696,842 00
Totals.....	<u>14,650</u>	<u>\$34,439,653 00</u>
Deduct policies decreased and ceased to be in force .....	2,726	6,554,900 00
Total policies in force Dec. 31, 1873.....	<u>11,924</u>	<u>\$27,884,753 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination :	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	126	\$296,359 00
By surrender.....	116	404,265 00
By lapse.....	1,364	2,935,470 00
By change and old policies decreased.....	328	934,500 00
Not taken.....	792	1,984,306 00
Totals.....	<u>2,726</u>	<u>\$6,554,900 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 102; amount insured.....	\$156,328 00
Policies issued during the year, 15; amount insured .....	23,882 00
premiums received during the year .....	<u>4,479 80</u>



## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*JOSEPH M. GIBBENS, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,287,193 91
Loans secured by collaterals.....	675,853 20
Premium notes and loans on policies now in force.....	2,299,923 35
Real estate owned by the company, unincumbered .....	625,000 00
Stocks and bonds owned by the company, market value.....	5,614,563 50
Cash in office of company and deposited in banks and trust companies...	266,252 31
Interest accrued on cash loans and on bonds owned by the company.....	190,891 89
Interest accrued on premium loans and notes.....	50,000 00
Rents accrued for use of company's property, or under sub-lease.....	7,151 09
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	645,291 56
Total admitted assets.....	<u>\$12,662,119 81</u>

## UNADMITTED ASSETS.

Notes receivable.....	\$3,000 00
Renewals.....	5,000 00
Total unadmitted assets.....	<u>\$8,000 00</u>

## II. LIABILITIES.

Claims for death losses unpaid .....	\$137,777 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Massachusetts Insurance De- partment according to the Actuaries' Table of Mortality with 4 per cent. interest.....	\$11,097,817 34
Net reinsurance reserve .....	11,097,817 34
Unpaid dividends of surplus or other profits due policy-holders.....	89,403 16
Liabilities as to policy-holders.....	\$11,324,997 50
Surplus as regards policy-holders.....	1,337,122 31
Total liabilities .....	<u>\$12,662,119 81</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$218,357 40	
Gross cash received for renewal premiums.....	1,415,960 03	
Total cash premium income.....		\$1,634,317 43
Received for interest on cash loans.....	\$47,864 15	
Received for interest on bonds owned and dividends on stocks.....	362,682 70	
Received for interest on premium notes and loans.....	168,292 21	
Received for interest on other debts due the company....	127,910 32	
Rents received for use of company's property, or under sub-lease.....	41,033 10	
Total interest, dividend and rent income.....		747,782 48
Total cash income.....		\$2,382,099 91
Notes or other obligations taken for new or renewal premiums.....		806,213 62
Total income.....		<u>\$3,188,313 53</u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$731,614 34	
Cash paid on policies lapsed, surrendered or purchased....	276,401 96	
Cash paid for dividends to policy-holders.....	244,678 11	
Total cash paid to policy-holders.....		\$1,252,694 41
Cash paid for commissions to agents.....	\$147,183 35	
Cash paid for medical examiners' fees.....	11,057 63	
Cash paid for salaries and other compensation of officers and employees.....	55,000 00	
Total pay account.....		213,240 98
Paid for taxes and revenue stamps.....		18,250 71
Other expenditures, viz : general expenses.....		123,481 28
Total cash expenditures.....		\$1,607,667 38
Notes and other premium obligations used in payment of losses and claims.....	\$27,826 66	
Used in purchase of surrendered policies.....	53,792 28	
Used in payment of dividends to policy-holders.....	164,936 96	
Voided by lapse of policies.....	141,254 25	
Total premium note expenditures.....		387,810 15
Total expenditures.....		<u>\$1,995,477 53</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$2,577,648 38	
Received during the year.....	806,213 62	
Total.....		\$3,383,862 00

Deductions during the year as follows:

Notes and other obligations used as above.....	\$387,810 15	
Redeemed by maker in cash.....	400,537 12	
<b>Total.....</b>		<b>\$788,347 27</b>
<b>Balance note assets at end of the year.....</b>		<b>\$2,595,514 73</b>

#### VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	22,337	\$65,964,525 00
Policies issued during the year.....	2,733	7,150,955 00
Old policies revived during the year.....	317	914,020 00
Additions by dividends during the year.....	-	11,889 00
<b>Totals.....</b>	<b>25,387</b>	<b>\$74,041,389 00</b>
Deduct policies decreased and ceased to be in force.....	3,533	9,712,229 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>21,854</b>	<b>\$64,329,160 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death on maturity.....	246	\$776,388 00
By expiry.....	10	37,000 00
By surrender.....	415	1,400,317 00
By lapse.....	2,580	6,882,699 00
By change and old policies decreased.....	-	32,500 00
Not taken.....	282	583,325 00
<b>Totals.....</b>	<b>3,533</b>	<b>\$9,712,229 00</b>

#### BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,666; amount insured.....	\$2,959,333 00
Policies issued during the year, 121; amount insured.....	188,000 00
Premiums received during the year.....	136,812 00
Losses and claims incurred during the year.....	34,000 00
Losses and claims paid during the year.....	26,000 00
Losses and claims unpaid.....	8,000 00

## NEW YORK LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

MORRIS FRANKLIN, *President*.WILLIAM H. BEERS, *Actuary*.

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$14,135,265 13
Premium notes and loans on policies now in force.....	962,112 98
Real estate owned by the company, unincumbered .....	1,768,174 14
Stocks and bonds owned by the company, market value.....	4,937,320 24
Cash in office of company and deposited in banks and trust companies...	1,661,637 85
Interest accrued on cash loans and on bonds owned by the company.....	132,469 55
Interest accrued on premium loans and notes.....	29,816 55
Rents accrued for use of company's property, or under sub-lease.....	13,545 88
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	789,985 75
Total admitted assets.....	<u>\$24,430,228 17</u>

## II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$398,170 00
Claims for death losses and other policy claims resisted...	81,200 00
Total policy claims.....	<u>\$479,370 00</u>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$20,339,309 00
Deduct net value of risks reinsured in other solvent com- panies.....	<u>111,213 00</u>
Net reinsurance reserve .....	20,228,096 00
Unpaid dividends of surplus, or other profits due policy-holders.....	208,630 57
Liabilities as to policy-holders.....	<u>\$20,916,096 57</u>
Surplus as regards policy-holders.....	3,514,131 60
Total liabilities.....	<u>\$24,430,228 17</u>

## III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$5,822,141 97
Cash received for sale of annuities.....	73,052 58
Total cash premium income.....	<u>\$5,895,194 55</u>

Received for interest on cash loans .....	\$997,690 69
Received for interest on bonds owned and dividends on stocks .....	272,105 29
Received for interest on premium notes and loans.....	67,380 19
Rents received for use of company's property, or under sub-lease .....	80,918 66
Total interest, dividend and rent income.....	<u>\$1,418,094 83</u>
Total cash income.....	\$7,313,289 38
Notes or other obligations taken for new or renewal premiums.....	236,326 83
Total income.....	<u><u>\$7,549,616 21</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$1,445,025 54
Cash paid to annuitants.....	23,235 35
Cash paid on policies lapsed, surrendered or purchased...	1,444,393 70
Cash paid for dividends to policy-holders.....	684,159 75
Total cash paid to policy-holders.....	<u>\$3,596,814 34</u>
Cash paid for premiums on policies reinsured.....	\$44,673 78
Cash paid for commissions to agents.....	318,471 77
Cash paid for salaries and expenses of managers and agents .....	23,500 00
Cash paid for medical examiners' fees .....	56,632 90
Cash paid for salaries and other compensation of officers and employees.....	136,078 45
Total pay account.....	579,356 90
Paid for taxes and revenue stamps.....	35,493 28
Paid for commuting commissions.....	36,051 25
Other expenditures, viz : law, agency and office expenses .....	214,294 50
Total cash expenditures.....	<u>\$4,462,010 27</u>
Notes and other premium obligations used in payment of losses and claims.....	\$15,817 50
Used in purchase of surrendered policies.....	12,240 16
Used in payment of dividends to policy-holders.....	151,476 68
Voided by lapse of policies.....	52,035 04
Total premium note expenditures.....	<u>231,569 38</u>
Total expenditures.....	<u><u>\$4,693,579 65</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year.....	\$986,244 08
Received during the year.....	236,326 83
Total.....	<u><u>\$1,222,570 91</u></u>

## Deductions during the year as follows :

Notes and other obligations used as above.....	\$231,569 38	
Redeemed by maker in cash .....	28,888 55	
Total.....		\$260,457 93
Balance note assets at end of the year.....		\$962,112 98

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	41,234	\$118,622,606 00
Policies issued during the year.....	8,771	26,045,816 00
Old policies revived during the year .....	63	173,560 00
Old policies increased during the year .....	-	31,627 00
Additions by dividends during the year.....	-	370,456 00
Totals.....	50,068	\$145,244,065 00
Deduct policies decreased and ceased to be in force .....	6,908	21,571,679 00
Total policies in force Dec. 31, 1873.....	43,160	\$123,672,386 00
Policies which have ceased to be in force during the year, with the mode of their termination :		
	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	518	\$1,511,870 00
By expiry.....	19	45,340 00
By surrender.....	2,407	7,538,011 00
By lapse.....	3,043	8,052,166 00
By change and old policies decreased.....	-	1,211,156 00
Not taken.....	921	3,213,136 00
Totals .....	6,908	\$21,571,679 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 500; amount insured.....	\$1,000,000 00
Policies issued during the year, 23; amount insured .....	59,500 00
Premiums received during the year .....	59,377 02
Losses and claims incurred during the year .....	13,460 00
Losses and claims paid during the year.....	15,810 00
Losses and claims unpaid.....	350 00

## NORTH AMERICA LIFE INSURANCE COMPANY.

NEW YORK CITY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

NATHAN D. MORGAN, *President.*HENRY C. MORGAN, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$3,353,044 46
Loans secured by collaterals .....	41,866 23
Premium notes and loans on policies now in force.....	940,401 51
Real estate owned by the company, unincumbered.....	300,746 99
Stocks and bonds owned by the company, market value .....	82,355 55
Cash in office of company and deposited in banks and trust companies....	93,789 48
Postage and revenue stamps.....	1,400 00
Interest accrued on cash loans and on bonds owned by the company .....	165,398 76
Rents accrued for use of company's property, or under sub-lease.....	3,138 50
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	592,953 09
<b>Total admitted assets .....</b>	<b>\$5,575,094 57</b>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$131,646 98
Judgments for debts, in favor of company.....	17,517 71
Furniture, safes and fixtures.....	11,731 48
Other items, viz : suspense account.....	8,045 72
<b>Total unadmitted assets.....</b>	<b>\$168,941 89</b>

## II. LIABILITIES.

Claims for death losses due and unpaid.....	\$181,658 00
Claims for death losses and other policy claims resisted....	6,000 00
<b>Total policy claims.....</b>	<b>\$187,658 00</b>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with 4 per cent. interest.....	\$5,251,210 00
Deduct net value of risks reinsured in other solvent companies.....	60,174 00
<b>Net reinsurance reserve .....</b>	<b>5,191,036 00</b>
Other liabilities of the company.....	123,143 78
<b>Liabilities as to policy-holders .....</b>	<b>\$5,501,837 78</b>
Surplus as regards policy-holders.....	73,256 79
<b>Total liabilities.....</b>	<b>\$5,575,094 57</b>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$91,286 37
Gross cash received for renewal premiums.....	1,186,722 81
Cash received for sale of annuities.....	1,140 19
Cash received for all other premiums.....	444 75
Cash premiums from other companies for reinsurance.....	1,394 26
Total cash premium income.....	<u>\$1,280,988 38</u>
Received for interest on cash loans.....	\$9,755 24
Received for interest on bonds owned and dividends on stocks.....	158,305 85
Received for interest on premium notes and loans.....	39,248 97
Rents received for use of company's property, or under sub- lease.....	15,156 19
Discount on claims paid in advance.....	2,288 37
Total interest, dividend and rent income.....	<u>224,754 62</u>
Received from other companies on account of reinsured risks.....	22,500 00
Cash income from other sources.....	970 03
Total cash income.....	<u>\$1,529,213 03</u>
Notes or other obligations taken for new or renewal premiums.....	193,783 02
Total income.....	<u><u>\$1,722,996 05</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$723,083 90
Cash paid to annuitants.....	5,683 30
Cash paid on policies lapsed, surrendered or purchased....	205,448 74
Cash paid for dividends to policy-holders.....	89,085 90
Total cash paid to policy-holders.....	<u>\$1,023,301 84</u>
Cash paid for premiums on policies reinsured.....	\$58,268 11
Cash paid for commissions to agents.....	128,982 59
Cash paid for salaries and expenses of managers and agents.....	80,392 30
Cash paid for medical examiners' fees.....	12,965 25
Cash paid for salaries and other compensation of officers and employees.....	45,659 00
Total pay account.....	<u>\$28,267 25</u>
Paid for taxes and revenue stamps.....	31,080 19
Paid for rents.....	6,300 00
Other expenditures, viz: law and general expenses.....	19,984 76
Total cash expenditures.....	<u>\$1,406,934 04</u>
Notes and other premium obligations used in payment of losses and claims.....	\$60,610 93
Used in purchase of surrendered policies.....	3,896 99



## LIFE INSURANCE COMPANIES

Used in payment of dividends to policy-holders.....	\$84,039 97
Voided by lapse of policies .....	99,780 73
Total premium note expenditures.....	<u>\$248,328 62</u>
Total expenditures.....	<u>\$1,655,262 66</u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$981,776 41
Received during the year.....	<u>211,029 57</u>
Total.....	\$1,192,805 98
Deductions during the year as follows:	
Notes and other obligations used as above .....	\$248,328 62
Redeemed by maker in cash.....	<u>4,075 85</u>
Total .....	<u>252,404 47</u>
Balance note assets at end of the year.....	<u>\$940,401 51</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	13,832	\$34,624,075 00
Policies issued during the year.....	2,130	4,169,134 00
Old policies revived during the year.....	108	250,576 00
Additions by dividends during the year.....	-	12,053 00
Totals .....	<u>16,070</u>	<u>\$39,055,838 00</u>
Deduct policies decreased and ceased to be in force.....	<u>3,290</u>	<u>8,918,032 00</u>
Total policies in force Dec. 31, 1873.....	<u>12,780</u>	<u>\$30,137,806 00</u>

  

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	157	\$485,625 00
By expiry.....	77	293,729 00
By surrender.....	414	1,300,228 00
By lapse.....	2,196	5,590,597 00
By change and old policies decreased.....	227	655,991 00
Not taken.....	219	591,862 00
Totals.....	<u>3,290</u>	<u>\$8,918,032 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 182; amount insured.....	\$345,549 00
Policies issued during the year, 27; amount insured.....	43,100 00
Premiums received during the year.....	15,452 83
Losses and claims paid during the year.....	<u>2,000 00</u>

## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

JOHN H. VAN DYKE, *President.*WILLARD MERRILL, *Secretary.*

## I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$7,986,335 38
Premium notes and loans on policies now in force.....	4,380,277 35
Real estate owned by the company, unincumbered.....	319,252 87
Stocks and bonds owned by the company, market value.....	176,450 00
Cash in office of company and deposited in banks and trust companies...	189,097 68
Interest accrued on cash loans and on bonds owned by the company.....	305,393 88
Interest accrued on premium loans and notes.....	162,192 00
Rents accrued for use of company's property, or under sub-lease.....	291 67
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	486,412 98
Total admitted assets.....	<u>\$14,005,701 81</u>

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$59,977 03
Furniture, safes and fixtures.....	5,000 00
Other items, viz: bills receivable.....	22,900 32
Total unadmitted assets.....	<u>\$87,877 35</u>

## II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....	\$47,995 14
Claims for death losses and other policy claims resisted...	20,000 00
Total policy claims.....	\$67,995 14
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Wisconsin Insurance Depart- ment according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$11,327,684 00
Net reinsurance reserve.....	11,327,684 00
Unpaid dividends of surplus, or other profits due policy-holders.....	3,000 00
Other liabilities of the company, viz: accrued commissions.....	3,500 00
Liabilities as to policy-holders.....	<u>\$11,402,179 14</u>
Surplus as regards policy-holders.....	2,603,522 67
Total liabilities.....	<u>\$14,005,701 81</u>

## III. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$358,214 10
Gross cash received for renewal premiums .....	1,604,839 31
Total cash premium income.....	<u>\$1,963,053 41</u>
Received for interest on cash loans .....	\$594,049 90
Received for interest on bonds owned and dividends on stocks.....	9,133 50
Received for interest on premium notes and loans.....	\$12,556 99
Received for interest on other debts due the company....	27,399 10
Rents received for use of company's property, or under sub-lease .....	10,648 28
Total interest, dividend and rent income.....	<u>953,787 77</u>
Total cash income .....	<u>\$2,916,841 18</u>
Notes or other obligations taken for renewal premiums.....	989,410 95
Total income.....	<u><u>\$3,906,252 13</u></u>

## IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$648,263 19
Cash paid on policies lapsed, surrendered or purchased...	170,360 34
Cash paid for dividends to policy-holders.....	101,212 14
Total cash paid to policy-holders .....	<u>\$919,835 67</u>
Cash paid for commissions to agents.....	\$238,294 85
Cash paid for salaries and expenses of managers and agents	31,051 04
Cash paid for medical examiners' fees .....	17,883 83
Cash paid for salaries and other compensation of officers and employees .....	78,303 93
Total pay account.....	<u>365,533 65</u>
Paid for taxes and revenue stamps.....	40,934 70
Paid for furniture, etc.....	497 95
Other expenditures, viz: law and general expenses .....	64,109 31
Total cash expenditures .....	<u>\$1,390,911 28</u>
Notes and other premium obligations used in payment of losses and claims .....	\$53,844 96
Used in purchase of surrendered policies .....	136,552 42
Used in payment of dividends to policy-holders.....	458,968 98
Voided by lapse of policies.....	232,602 89
Total premium note expenditures.....	<u>881,969 25</u>
Total expenditures.....	<u><u>\$2,272,880 53</u></u>

## V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year .....	\$4,296,063 51
Received during the year.....	989,410 95
Total .....	<u><u>\$5,285,474 46</u></u>

## Deductions during the year as follows:

Notes and other obligations used as above.....	\$881,969 25	
Redeemed by maker in cash .....	23,229 86	
Total.....		<u>\$905,199 11</u>
Balance note assets at end of the year .....		<u><u>\$4,380,275 35</u></u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 .....	35,205	\$64,175,217 00
Policies issued during the year.....	4,660	11,061,361 00
Old policies revived during the year.....	389	888,656 00
Old policies increased during the year.....	65	-
Additions by dividends during the year.....	-	77,244 00
Totals .....	<u>40,319</u>	<u>\$76,202,478 00</u>
Deduct policies decreased and ceased to be in force.....	5,093	11,510,475 00
Total policies in force Dec. 31, 1873.....	<u>35,226</u>	<u><u>\$64,692,003 00</u></u>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	321	\$705,157 00
By expiry.....	4	32,275 00
By surrender .....	737	1,183,157 00
By lapse .....	3,227	6,274,266 00
By change and old policies decreased .....	46	1,212,486 00
Not taken.....	758	2,103,134 00
Totals.....	<u>5,093</u>	<u><u>\$11,510,475 00</u></u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 70; amount insured.....	\$104,900 00
Policies issued during the year, 15; amount insured.....	25,500 00
Premiums received during the year.....	<u>4,480 90</u>

## PHOENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

EDSON FESSENDEN, *President.*JAMES F. BURNS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$100,000 00
Capital actually paid up in cash.....	16,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$3,654,757 74
Loans secured by collaterals.....	83,879 13
Premium notes and loans on policies now in force.....	3,684,716 00
Stocks and bonds owned by the company, market value.....	580,946 25
Cash in office of company and deposited in banks and trust companies...	235,808 70
Interest accrued on cash loans and on bonds owned by the company.....	126,442 44
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	596,873 71
Total admitted assets.....	\$8,963,423 97

## UNADMITTED ASSETS.

Furniture, safes and fixtures.....	\$9,737 37
Other items, viz: bills receivable.....	17,700 00
Total unadmitted assets.....	\$27,437 37

## III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$196,788 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest.....	\$8,633,187 00
Deduct net value of risks reinsured in other solvent companies.....	6,325 00
Net reinsurance reserve.....	8,626,862 00
Liabilities as to policy-holders.....	\$8,823,650 00
Surplus as regards policy-holders.....	139,773 97
Total liabilities.....	\$8,963,423 97

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$413,967 30
Gross cash received for renewal premiums .....	2,064,125 36
Total cash premium income .....	<u>\$2,478,092 66</u>
Received for interest on cash loans and bonds owned.....	\$329,790 79
Received for interest on premium notes and loans.....	226,008 12
Total interest and dividend income.....	<u>555,798 91</u>
Total cash income .....	<u>\$3,033,891 57</u>
Notes or other obligations taken for new or renewal premiums .....	487,349 00
Total income.....	<u><u>\$3,521,240 57</u></u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$870,213 03
Cash paid on policies lapsed, surrendered or purchased ...	8,933 76
Cash paid for dividends to policy-holders .....	784,998 71
Total cash paid to policy-holders .....	<u>\$1,664,145 50</u>
Cash paid for premiums on policies reinsured.....	\$1,036 16
Cash paid for commissions to agents.....	269,289 91
Cash paid for salaries and expenses of managers and agents .....	90,646 60
Cash paid for medical examiners' fees.....	\$1,245 41
Cash paid for salaries and other compensation of officers and employees .....	35,257 00
Total pay account.....	<u>427,475 08</u>
Paid for dividends to stockholders.....	960 00
Paid for taxes and revenue stamps.....	57,227 73
Paid for furniture, etc.....	769 50
Other expenditures, viz: printing, postage and sundry expenses.....	85,302 29
Total cash expenditures.....	<u>\$2,235,880 10</u>
Notes and other premium obligations used in payment of losses and claims .....	\$62,321 72
Used in purchase of surrendered policies.....	6,091 52
Used in payment of dividends to policy-holders and voided by lapse .....	285,456 77
Total premium note expenditures.....	<u>353,870 01</u>
Total expenditures.....	<u><u>\$2,589,750 11</u></u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$3,551,237 01	
Received during the year.....	487,349 00	
Total .....		\$4,038,586 01
Deduct notes and other obligations used as above.....		353,870 01
Balance note assets at end of the year.....		<u>\$3,684,716 00</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	32,990	\$71,915,349 00
Policies issued during the year.....	9,522	18,660,289 00
Old policies revived during the year.....	200	416,099 00
Additions by dividends during the year.....	-	24,074 00
Totals .....	42,712	\$91,015,811 00
Deduct policies decreased and ceased to be in force.....	7,438	15,281,480 00
Total policies in force Dec. 31, 1873.....	<u>35,274</u>	<u>\$75,734,331 00</u>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity .....	363	\$957,018 00
By surrender.....	83	187,676 00
By lapse.....	3,239	6,956,513 00
By change and old policies decreased.....	661	1,747,725 00
Not taken .....	3,092	5,432,548 00
Totals.....	<u>7,438</u>	<u>\$15,281,480 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 1,449; amount insured.....	\$1,991,304 00
Policies issued during the year, 740; amount insured .....	905,265 00
Premiums received during the year.....	81,329 93
Losses and claims paid during the year.....	9,500 00
Losses and claims unpaid.....	<u>5,000 00</u>

## REPUBLIC LIFE INSURANCE COMPANY.

CHICAGO, ILL.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

JOHN V. FARWELL, *President.*JOHN F. COLLINS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$5,000,000 00
Capital actually paid up in cash.....	947,400 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$966,942 06
Loans secured by collaterals.....	83,910 36
Premium notes and loans on policies now in force.....	142,453 37
Real estate owned by the company, unincumbered.....	343,278 90
Stocks and bonds owned by the company, market value.....	170,045 64
Cash in office of company and deposited in banks and trust companies ...	63,978 19
Postage and revenue stamps.....	115 00
Interest accrued on cash loans and on bonds owned by the company.....	43,115 19
Interest accrued on premium loans and notes.....	4,162 12
Rents accrued for use of company's property, or under sub-lease.....	4,420 85
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	217,925 36
Total admitted assets.....	<u>\$2,040,347 04</u>

## UNADMITTED ASSETS.

Invested in commuting commissions.....	\$20,338 09
Cash in hands of officers or agents, due the company.....	54,836 63
Agency supplies, printed matter and stationery.....	3,400 00
Judgments for debts in favor of the company.....	1,491 17
Furniture, safes and fixtures.....	21,695 28
Other items, viz: bills receivable, etc.....	67,054 04
Total unadmitted assets.....	<u>\$168,815 21</u>

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$30,731 00
Claims for death losses and other policy claims resisted...	3,000 00
Total policy claims .....	<u>\$33,731 00</u>



Net present value of all outstanding policies in force Dec.

31, 1873, computed by the Illinois Insurance Department  
according to the Actuaries' Table of Mortality,  
with 4 per cent. interest..... \$1,640,076 00

Net reinsurance reserve.....	\$1,640,076 00
Liabilities as to policy-holders .....	\$1,673,807 00
Surplus as regards policy-holders.....	366,640 04
Total liabilities.....	<u>\$2,040,347 04</u>

#### IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$163,380 64
Gross cash received for renewal premiums.....	298,605 93
Cash premiums from other companies for reinsurance.....	16,312 75
Total cash premium income.....	\$478,299 32
Cash, other than premiums, received from companies for reinsuring their risks.....	455,372 17
Received for interest on bonds owned and dividends on stocks.....	\$51,304 59
Received for interest on premium notes and loans.....	1,890 02
Received for interest on other debts due the company....	6,167 84
Rents received for use of company's property, or under sub-lease.....	22,760 16
Total interest, dividend and rent income.....	82,122 61
Total cash income.....	\$1,015,794 10
Notes or other obligations taken for premiums and reinsurance .....	85,257 97
Total income.....	<u>\$1,101,052 07</u>

#### V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$200,738 83
Cash paid on policies lapsed, surrendered or purchased....	58,510 81
Cash paid for dividends to policy-holders .....	4,700 78
Total cash paid to policy-holders .....	\$263,950 42
Cash paid for premiums on policies reinsured .....	\$21,105 05
Cash paid for commissions to agents.....	98,290 51
Cash paid for salaries and expenses of managers and agents.....	69,468 93
Cash paid for medical examiners' fees.....	7,401 11
Cash paid for salaries and other compensation of officers and employees .....	35,410 75
Total pay account.....	231,676 35

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Paid for taxes and revenue stamps.....	\$11,077 96
Other expenditures, viz: law and general expenses.....	45,279 86
Total cash expenditures.....	<u>\$551,984 57</u>
Notes and other premium obligations used in payment of losses and claims.....	\$2,443 36
Used in purchase of surrendered policies.....	10,382 96
Voided by lapse of policies.....	307 90
Total premium note expenditures.....	<u>13,134 22</u>
Total expenditures.....	<u><u>\$565,118 79</u></u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$107,833 90
Received during the year.....	85,257 97
Total.....	<u>\$193,091 87</u>
Deductions during the year as follows:	
Notes and other obligations used as above.....	\$13,134 22
Redeemed by maker in cash.....	37,604 28
Total.....	<u>50,638 50</u>
Balance note assets at end of the year.....	<u><u>\$142,453 37</u></u>

## VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Policies in force Dec. 31, 1872.....	5,467	\$12,846,989 00
Policies issued during the year.....	3,964	10,559,219 00
Old policies revived during the year.....	147	376,208 00
Old policies increased during the year.....	15	64,626 00
Policies issued by other companies.....	1,218	1,932,361 00
Totals.....	<u>10,811</u>	<u>\$25,779,403 00</u>
Deduct policies decreased and ceased to be in force.....	2,062	5,402,586 00
Total policies in force Dec. 31, 1873.....	<u>8,749</u>	<u><u>\$20,376,817 00</u></u>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	Number.	Amount.
Terminated by death or maturity.....	82	\$205,853 00
By expiry.....	2	1,180 00
By surrender.....	249	676,668 00
By lapse.....	1,125	2,640,463 00
By change and old policies decreased.....	16	245,083 00
Not taken.....	588	1,633,339 00
Totals.....	<u>2,062</u>	<u><u>\$5,402,586 00</u></u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 251; amount insured.....	\$294,752 00
Policies issued during the year, 146; amount insured .....	184,505 00
Premiums received during the year.....	4,098 16
Losses and claims incurred during the year .....	6,070 00
Losses and claims paid during the year.....	70 00
Losses and claims unpaid.....	6,000 00

## SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ROBERT L. CASE, *President*.ISAAC H. ALLEN, *Secretary*.

## I. CAPITAL.

Capital authorized.....	\$110,000 00
Capital actually paid up in cash.....	110,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$30,682 80
Premium notes and loans on policies now in force.....	1,995,547 16
Stocks and bonds owned by the company, market value.....	699,550 00
Cash in office of company and deposited in banks and trust companies...	121,774 36
Interest accrued on cash loans and on bonds owned by the company.....	18,367 72
Interest accrued on premium loans and notes.....	63,879 46
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	492,712 41
Due from other companies on account of reinsured risks.....	26,594 34
Total admitted assets.....	\$3,449,108 25

## UNADMITTED ASSETS.

Invested in commuting commissions .....	\$83,623 42
Furniture, safes and fixtures.....	20,972 63
Total unadmitted assets .....	\$104,596 05

## III. LIABILITIES.

Claims for death losses and matured endowments in process of adjustment or adjusted and not due.....	\$94,839 00	
Claims for death losses and other policy claims resisted....	10,000 00	
Total policy claims .....		\$104,839 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with 4½ per cent. interest.....	\$2,896,284 00	
Deduct net value of risks reinsured in other solvent companies .....	11,278 00	
Net reinsurance reserve.....		2,885,006 00
Unpaid dividends of surplus, or other profits due policy-holders.....		13,018 25
Unpaid dividends due stockholders.....		930 00
Due on account of salaries, rents and office expenses .....		1,500 00
Other liabilities of the company, viz: premium notes for reinsurance....		3,269 89
Liabilities as to policy-holders.....	\$3,008,563 14	
Surplus as regards policy-holders ..	440,545 11	
Total liabilities .....	\$3,449,108 25	

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$123,539 50	
Gross cash received for renewal premiums.....	777,617 39	
Cash premiums from other companies for reinsurance.....	81,073 89	
Total cash premium income.....		\$982,230 78
Received for interest on bonds owned and dividends on stocks.....	\$25,841 59	
Received for interest on premium notes and loans .....	90,908 99	
Total interest and dividend income.....		116,750 58
Received from other companies on account of reinsured risks.....		11,972 49
Total cash income .....	\$1,110,953 85	
Notes or other obligations taken for premiums and reinsurance.....	343,825 74	
Total income .....	\$1,454,779 59	

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$479,856 71	
Cash paid to other companies for losses on policies reinsured by this company.....	44,600 00	
Cash paid to annuitants.....	2,041 19	
Cash paid on policies lapsed, surrendered or purchased ...	91,788 58	
Cash paid for dividends to policy-holders.....	101,289 15	
Total cash paid to policy-holders.....	\$719,475 63	

Cash paid for premiums on policies reinsured.....	\$19,015 51	
Cash paid for commissions to agents.....	175,841 62	
Cash paid for salaries and expenses of managers and agents.....	18,883 33	
Cash paid for medical examiners' fees.....	8,766 36	
Cash paid for salaries and other compensation of officers and employees.....	35,725 64	
Total pay account.....		\$258,182 46
Paid for dividends to stockholders.....		12,730 00
Paid for taxes and revenue stamps.....		11,073 29
Paid for rents.....		12,309 13
Other expenditures, viz: general expenses.....		46,452 76
Total cash expenditures.....		\$1,060,223 27
Notes and other premium obligations used in payment of losses and claims.....	\$42,257 24	
Used in purchase of surrendered policies.....	177,083 21	
Used in payment of dividends to policy-holders.....	107,077 41	
Total premium note expenditures.....		326,417 86
Total expenditures.....		\$1,386,641 13

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$1,978,139 28	
Received during the year.....	343,825 74	
Total.....		\$2,321,965 02
Deduct notes and other obligations used as above.....		326,417 86
Balance note assets at end of the year.....		\$1,995,547 16

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	13,484	\$32,554,062 00
Policies issued during the year.....	2,796	5,007,859 00
Old policies revived during the year.....	175	572,265 00
Additions by dividends during the year.....	-	27,428 00
Totals.....	16,455	\$38,161,614 00
Deduct policies decreased and ceased to be in force.....	5,337	11,631,731 00
Total policies in force Dec. 31, 1873.....	11,118	\$26,529,883 00

Policies which have ceased to be in force during the year, with the mode of their termination:		
Terminated by death or maturity.....	<i>Number.</i> 208	<i>Amount.</i> \$591,952 00
By expiry.....	9	37,100 00
By surrender.....	193	521,504 00

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By lapse.....	3,840	\$7,968,455 00
By change and old policies decreased.....	357	1,055,273 00
Not taken.....	730	1,459,447 00
Totals.....	<u>5,337</u>	<u>\$11,631,731 00</u>

BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 279; amount insured.....	\$296,775 00
Policies issued during the year, 288; amount insured .....	292,500 00
Premiums received during the year .....	<u>12,818 54</u>

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

ISAAC DAVIS, *President.*

CLARENDON HARRIS, *Secretary.*

I. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$102,250 00
Loans secured by collaterals.....	2,200 00
Premium notes and loans on policies now in force.....	45,901 41
Real estate owned by the company, unincumbered .....	50,000 00
Stocks and bonds owned by the company, market value.....	1,328,945 83
Cash in office of company and deposited in banks and trust companies...	52,897 33
Interest accrued on cash loans and on bonds owned by the company.....	7,000 00
Interest accrued on premium loans and notes.....	600 00
Total admitted assets.....	<u>\$1,687,794 57</u>

UNADMITTED ASSETS.

Loans on personal security.....	<u>\$30,490 91</u>
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II. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment or adjusted and not due.....	\$11,000 00
Claims for death losses and other policy claims resisted...	<u>5,000 00</u>
Total policy claims .....	\$16,000 00

Net present value of all outstanding policies in force Dec.

31, 1873, computed by the Massachusetts Insurance Department according to the Actuaries' Table of Mortality

with 4 per cent. interest..... \$1,370,248 90

Net reinsurance reserve ..... \$1,370,248 90

Unpaid dividends of surplus or other profits due policy-holders..... - 6,733 20

Liabilities as to policy-holders..... \$1,392,982 10

Surplus as regards policy-holders..... 194,812 47

Total liabilities ..... \$1,587,794 57

### III. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums..... \$282,864 73

Cash received for all other premiums..... 150 00

Total cash premium income..... \$283,014 73

Received for interest on cash loans, bonds owned and dividends on stocks.....

\$96,944 58

Received for interest on premium notes and loans..... 2,579 25

Total interest and dividend income..... 99,523 83

Total cash income ..... \$382,538 56

### IV. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims..... \$80,100 00

Cash paid on policies lapsed, surrendered or purchased.... 8,337 11

Cash paid for dividends to policy-holders..... 72,465 98

Total cash paid to policy-holders..... \$160,903 09

Cash paid for commissions to agents..... \$21,428 40

Cash paid for salaries and expenses of managers and agents.....

1,986 97

Cash paid for medical examiners' fees ..... 1,380 00

Cash paid for salaries and other compensation of officers and employees and office expenses.....

20,547 16

Total pay account..... 45,342 53

Paid for taxes..... 1,102 59

Total cash expenditures..... \$207,348 21

### V. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year .....

\$35,775 02

Received during the year..... 52,921 79

Total ..... \$88,696 81

Redeemed by maker in cash..... 42,795 40

Balance note assets at end of the year..... \$45,901 41

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	3,973	\$7,758,803 00
Policies issued during the year.....	497	1,149,500 00
<b>Totals.....</b>	<b>4,470</b>	<b>\$8,908,303 00</b>
Deduct policies decreased and ceased to be in force .....	314	688,778 00
<b>Total policies in force Dec. 31, 1873 .....</b>	<b>4,156</b>	<b>\$8,219,525 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	40	\$78,000 00
By expiry.....	72	44,227 00
By surrender.....	60	180,750 00
By lapse .....	108	319,301 00
Not taken.....	34	66,500 00
<b>Totals.....</b>	<b>314</b>	<b>\$688,778 00</b>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 75; amount insured .....	\$105,700 00
Policies issued during the year, 6; amount insured .....	4,000 00
Premiums received during the year.....	3,035 28

## TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## LIFE DEPARTMENT.

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,063,388 60
Real estate owned by the company, unincumbered .....	67,000 00
Stocks and bonds owned by the company, market value.....	315,456 00



Cash in office of company and deposited in banks and trust companies...	\$99,600 60
Interest accrued on cash loans and on bonds owned by the company.....	37,893 65
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873 .....	140,050 42
Total admitted assets.....	<u>\$1,723,389 27</u>

## UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company.....	<u>\$5,788 06</u>
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## III. LIABILITIES.

Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	\$43,476 00
Claims for death losses and other policy claims resisted...	19,425 00
Total policy claims .....	\$62,901 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the Connecticut Insurance Department according to the Actuaries' Table of Mortality, with 4 per cent. interest .....	\$1,594,092 00
Net reinsurance reserve.....	1,594,092 00
Amount required to reinsure all extra and special risks.....	12,000 00
Due on account of salaries, rents and office expenses.....	295 01
Liabilities as to policy-holders.....	\$1,669,288 01
Surplus as regards policy-holders.....	54,101 26
Total liabilities.....	<u>\$1,723,389 27</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums on new policies.....	\$110,551 30
Gross cash received for renewal premiums .....	354,112 88
Cash received for all other premiums.....	12,744 60
Total cash premium income .....	\$477,408 78
Received for interest on cash loans.....	\$84,499 82
Received for interest on bonds owned and dividends on stocks.....	23,619 00
Rents received for use of company's property, or under sub-lease .....	463 74
Discount on claims paid in advance.....	224 71
Total interest, dividend and rent income.....	108,807 27
Cash income from other sources.....	7,281 35
Total cash income .....	<u>\$593,497 40</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims .....	\$122,420 00	
Cash paid for loss by injury.....	1,282 82	
Cash paid to annuitants.....	150 00	
Cash paid on policies lapsed, surrendered or purchased ...	18,141 88	
Cash paid for dividends to policy-holders .....	220 88	
Total cash paid to policy-holders .....		\$142,215 68
Cash paid for premiums on policies reinsured.....	\$5,670 05	
Cash paid for commissions to agents.....	49,672 42	
Cash paid for salaries and expenses of managers and agents .....	2,572 29	
Cash paid for medical examiners' fees.....	8,540 38	
Cash paid for salaries and other compensation of officers and employees .....	7,974 99	
Total pay account.....		74,430 13
Paid for taxes.....		778 37
Paid for commuting commissions .....		14,466 38
Other expenditures, viz : general expenses.....		11,380 48
Total cash expenditures.....		<u>\$243,270 94</u>

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	7,963	\$14,575,777 00
Policies issued during the year.....	2,461	4,709,086 00
Old policies revived during the year.....	18	21,000 00
Old policies increased during the year.....	-	100 00
Totals .....	10,442	\$19,305,963 00
Deduct policies decreased and ceased to be in force.....	1,484	2,755,220 00
Total policies in force Dec. 31, 1873 .....	8,958	<u>\$16,550,743 00</u>
Policies which have ceased to be in force during the year, with the mode of their termination:		
Terminated by death or maturity .....	70	\$139,196 00
By expiry .....	25	68,500 00
By surrender.....	36	75,305 00
By lapse.....	783	1,388,150 00
By change and old policies decreased.....	232	458,669 00
Not taken .....	338	625,400 00
Totals.....	1,484	<u>\$2,755,220 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 566; amount insured.....	\$849,862 00
Policies issued during the year, 163; amount insured .....	217,483 00
Premiums received during the year.....	23,194 20
Losses and claims incurred during the year .....	8,500 00
Losses and claims paid during the year.....	5,500 00
Losses and claims unpaid.....	3,000 00

## UNITED STATES LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN E. DeWITT, *President.*CHARLES E. PEASE, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash .....	250,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$2,764,340 51
Loans secured by collaterals .....	92,950 00
Premium notes and loans on policies now in force.....	224,890 98
Stocks and bonds owned by the company, market value .....	748,645 88
Cash in office of company and deposited in banks and trust companies....	179,507 37
Interest accrued on cash loans and on bonds owned by the company .....	35,294 05
Interest accrued on premium loans and notes .....	7,922 21
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	142,145 09
Total admitted assets .....	\$4,195,696 10

## UNADMITTED ASSETS.

Cash in hands of agents, due the company.....	\$15,617 58
Loans on company's own stock.....	8,500 00
Total unadmitted assets.....	\$24,117 58

## III. LIABILITIES.

Claims for death losses unpaid .....	\$112,750 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$3,187,225 00
Deduct net value of risks reinsured in other solvent companies.....	29,650 00
Net reinsurance reserve .....	3,157,575 00
Other liabilities of the company, viz: premiums paid in advance, \$13,542.22; liability on policies lapsed, \$13,770.00; total.....	27,312 22
Liabilities as to policy-holders .....	\$3,297,637 22
Surplus as regards policy-holders.....	898,058 88
Total liabilities.....	<u>\$4,195,696 10</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$1,148,624 92
Received for interest and dividends.....	262,104 52
Total cash income.....	<u>\$1,410,729 44</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$248,069 07
Cash paid on policies lapsed, surrendered or purchased....	233,055 62
Cash paid for dividends to policy-holders .....	299,329 16
Total cash paid to policy-holders.....	\$780,453 85
Cash paid for premiums on policies reinsured .....	\$24,879 93
Cash paid for commissions to agents.....	133,484 81
Cash paid for salaries and expenses of managers and agents .....	2,740 54
Cash paid for medical examiners' fees .....	11,298 67
Cash paid for salaries and other compensation of officers and employees .....	88,608 23
Total pay account.....	211,012 18
Paid for dividends to stockholders.....	18,350 39
Paid for taxes and revenue stamps.....	10,961 12
Paid for rents.....	14,447 41
Other expenditures, viz: law and general expenses .....	67,263 34
Total cash expenditures.....	<u>\$1,102,488 29</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at beginning of the year.....	\$238,077 28
Received during the year.....	38,737 07
<b>Total.....</b>	<b>\$276,814 35</b>
Reduction of premium note account.....	51,923 37
<b>Balance note assets at end of the year.....</b>	<b>\$224,890 98</b>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	10,123	\$22,574,578 00
Policies issued during the year.....	2,198	6,375,695 00
Old policies revived during the year.....	97	210,700 00
Old policies increased during the year .....	-	4,000 00
Additions by change.....	16	76,750 00
<b>Totals .....</b>	<b>12,434</b>	<b>\$29,241,723 00</b>
Deduct policies decreased and ceased to be in force.....	2,269	6,238,407 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>10,165</b>	<b>\$23,003,316 00</b>

Policies which have ceased to be in force during the year, with the mode of their termination:	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	139	\$317,252 00
By expiry.....	3	12,000 00
By surrender.....	210	641,205 00
By lapse.....	1,328	3,259,970 00
By change and old policies decreased.....	14	166,850 00
Not taken.....	575	1,841,130 00
<b>Totals.....</b>	<b>2,269</b>	<b>\$6,238,407 00</b>

## BUSINESS IN MAINE.

Policies issued during the year, 41; amount insured.....	\$69,000 00
Premiums received during the year.....	3,581 96
Losses and claims incurred during the year.....	1,000 00
Losses and claims paid during the year.....	1,000 00

UNIVERSAL LIFE INSURANCE COMPANY.  
NEW YORK CITY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

WILLIAM WALKER, *President.*

JOHN H. BEWLEY, *Secretary.*

I. CAPITAL.

Capital authorized .....	\$200,000 00
Capital actually paid up in cash .....	200,000 00

II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$229,991 51
Premium notes and loans on policies now in force.....	339,207 90
Real estate owned by the company, unincumbered.....	1,000 00
Stocks and bonds owned by the company, market value.....	280,000 00
Cash in office of company and deposited in banks and trust companies...	111,498 84
Interest accrued on premium loans and notes and bonds owned.....	10,318 42
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	150,627 05
Total admitted assets .....	<u>\$1,122,642 72</u>

III. LIABILITIES.

Claims for death losses unpaid.....	\$26,000 00
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Department according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	\$886,917 00
Deduct net value of risks reinsured in other solvent com- panies .....	16,491 00
Net reinsurance reserve.....	870,426 00
Liabilities as to policy-holders.....	<u>\$896,426 00</u>
Surplus as regards policy-holders.....	226,216 72
Total liabilities.....	<u>\$1,122,642 72</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$591,360 97
Received for interest on cash loans, bonds owned and dividends on stocks.....	\$48,300 14
Received for interest on premium notes and loans.....	15,000 00
Total interest and dividend income.....	63,300 14
Total cash income .....	\$684,661 11
Notes or other obligations taken for new or renewal premiums.....	124,576 38
Total income.....	<u>\$779,237 49</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$231,826 75
Cash paid on policies lapsed, surrendered or purchased...	67,457 14
Total cash paid to policy-holders .....	\$299,283 89
Cash paid for premiums on policies reinsured.....	\$12,643 66
Cash paid for commissions to agents.....	100,253 06
Cash paid for salaries and expenses of managers and agents	7,465 56
Cash paid for medical examiners' fees .....	15,989 01
Cash paid for salaries and other compensation of officers and employees .....	40,551 60
Total pay account.....	176,902 89
Paid for dividends to stockholders.....	16,100 00
Paid for taxes and revenue stamps.....	15,618 64
Paid for rents.....	19,033 26
Paid for furniture, etc.....	3,440 94
Other expenditures, viz: general expenses .....	37,387 02
Total cash expenditures .....	\$567,766 64
Notes and other premium obligations used in payment of losses and claims .....	\$1,170 70
Used in purchase of surrendered policies .....	75,580 93
Voided by lapse of policies.....	39,655 83
Total premium note expenditures.....	116,407 46
Total expenditures.....	<u>\$683,859 10</u>

## VI. PREMIUM NOTE ACCOUNT.

Premium notes and other premium obligations at begin- ning of the year .....	\$331,038 98
Received during the year.....	124,576 38
Total .....	\$455,615 36
Deduct notes and other obligations used as above.....	116,407 46
Balance note assets at end of the year .....	<u>\$339,207 90</u>

## VII. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872 .....	6,842	\$17,664,986 00
Policies issued during the year.....	2,938	9,248,031 00
<b>Totals .....</b>	<b>9,780</b>	<b>\$26,913,017 00</b>
Deduct policies decreased and ceased to be in force.....	3,035	8,590,380 00
<b>Total policies in force Dec. 31, 1873.....</b>	<b>6,745</b>	<b>\$18,322,637 00</b>

Policies which have ceased to be in force during the year,  
with the mode of their termination:

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	110	\$267,951 00
By expiry.....	326	514,858 00
By surrender .....	375	948,355 00
By lapse .....	1,523	4,624,791 00
Not taken.....	701	2,244,425 00
<b>Totals.....</b>	<b>3,035</b>	<b>\$8,590,380 00</b>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 113; amount insured.....	\$172,250 00
Policies issued during the year, 2; amount insured.....	3,000 00
Premiums received during the year.....	7,109 72

## WASHINGTON LIFE INSURANCE COMPANY.

## NEW YORK CITY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

CYRUS CURTISS, *President.*

WILLIAM HAXTUN, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$125,000 00
Capital actually paid up in cash .....	125,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$1,863,977 87
Loans secured by collaterals .....	4,682 00
Real estate owned by the company, unincumbered .....	12,151 26



Stocks and bonds owned by the company, market value.....	\$1,535,600 00
Cash in office of company and deposited in banks and trust companies...	228,138 62
Interest accrued on cash loans and on bonds owned by the company.....	33,939 00
Premium on gold.....	502 76
Net amount deferred and outstanding premiums on policies in force Dec. 31, 1873.....	231,826 74
Total admitted assets.....	<u>\$3,910,818 25</u>

## UNADMITTED ASSETS.

Furniture, safes and fixtures.....	<u>\$15,000 00</u>
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## III. LIABILITIES.

Claims for death losses due and unpaid.....	\$1,000 00
Claims for death losses and matured endowments, in process of adjustment, or adjusted and not due.....	65,175 00
Claims for death losses and other policy claims resisted...	5,000 00
Total policy claims.....	<u>\$71,175 00</u>
Net present value of all outstanding policies in force Dec. 31, 1873, computed by the New York Insurance Depart- ment according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent. interest.....	<u>\$3,308,881 00</u>
Net reinsurance reserve .....	3,308,881 00
Unpaid dividends of surplus, or other profits due policy-holders.....	185 02
Unpaid dividends due stockholders .....	560 00
Due on account of salaries, rents and office expenses.....	2,500 00
Liabilities as to policy-holders.....	<u>\$3,383,301 02</u>
Surplus as regards policy-holders.....	527,517 23
Total liabilities.....	<u>\$3,910,818 25</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for new and renewal premiums.....	\$1,042,926 75
Received for interest on cash loans .....	\$122,662 77
Received for interest on bonds owned and dividends on stocks .....	91,173 59
Discount on claims paid in advance.....	246 92
Total interest and dividend income.....	<u>214,083 28</u>
Total cash income.....	<u>\$1,257,010 03</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses and policy claims.....	\$324,978 73
Cash paid to annuitants.....	1,208 38
Cash paid on policies lapsed, surrendered or purchased...	81,211 94
Cash paid for dividends to policy-holders.....	136,574 15
Total cash paid to policy-holders.....	<u>\$543,973 20</u>

Cash paid for commissions to agents.....	\$69,368 55	
Cash paid for salaries and expenses of managers and agents.....	14,770 51	
Cash paid for medical examiners' fees.....	9,025 00	
Cash paid for salaries and other compensation of officers and employees.....	46,344 56	
Total pay account.....		\$139,508 62
Paid for dividends to stockholders.....		10,146 72
Paid for taxes and revenue stamps.....		9,377 12
Paid for rents.....		7,500 00
Paid for commuting commissions.....		2,532 52
Other expenditures, viz : general expenses.....		59,937 12
Total cash expenditures.....		\$772,975 30

## VI. EXHIBIT OF POLICIES.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	10,967	\$25,303,957 00
Policies issued during the year.....	2,007	5,057,384 00
Old policies revived during the year.....	266	769,885 00
Totals.....	13,240	\$31,131,226 00
Deduct policies decreased and ceased to be in force.....	1,842	5,021,675 00
Total policies in force Dec. 31, 1873.....	11,398	\$26,109,551 00

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death or maturity.....	115	\$304,590 00
By expiry.....	8	21,435 00
By surrender.....	481	1,258,235 00
By lapse.....	905	2,455,200 00
Not taken.....	333	982,215 00
Totals.....	1,842	\$5,021,675 00

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 63; amount insured.....	\$93,000 00
Policies issued during the year, 10; amount insured.....	6,830 00
Premiums received during the year.....	3,372 22
Losses and claims incurred during the year.....	10,217 29
Losses and claims paid during the year.....	5,217 29
Losses and claims unpaid.....	5,000 00



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# ACCIDENT INSURANCE COMPANIES OF OTHER STATES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF ACCI-  
DENT INSURANCE COMPANIES OF OTHER STATES, AUTHORIZED  
TO DO BUSINESS IN THE STATE OF MAINE, SHOWING THEIR  
CONDITION ON THE 31st DAY OF DECEMBER, 1873.

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# RAILWAY PASSENGERS' ASSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1866.

JAMES G. BATTERSON, *President.*

CHARLES E. WILLARD, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$1,000,000 00
Capital actually paid up in cash.....	300,000 00

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$10,000 00
Loans secured by collaterals.....	5,000 00
Stocks and bonds owned by the company, market value.....	392,622 50
Cash in office of company and deposited in banks and trust companies ...	36,978 38
Due from non-resident stockholders for taxes.....	1,172 70
Total admitted assets.....	<u>\$445,773 58</u>

## UNADMITTED ASSETS.

Cash in hands of officers or agents, due the company.....	\$8,000 00
Furniture, safes and fixtures.....	2,500 00
Total unadmitted assets.....	<u>\$10,500 00</u>

## III. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due.....	\$18,000 00
Claims for death losses and other policy claims resisted... ' ..	25,000 00
Total policy claims .....	<u>\$43,000 00</u>
Net reinsurance reserve.....	15,000 00
Liabilities as to policy-holders .....	<u>\$58,000 00</u>
Surplus as regards policy-holders.....	387,773 58
Total liabilities.....	<u>\$445,773 58</u>

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums .....	\$145,995 71
Received for interest on cash loans .....	\$5,159 53
Received for interest on bonds owned and dividends on stocks .....	27,457 46
Total interest and dividend income .....	32,616 99
Cash income from other sources .....	1,190 70
Total cash income .....	<u>\$179,803 40</u>

## V. EXPENDITURES DURING THE YEAR.

Cash paid for losses and policy claims .....	\$30,167 41
Cash paid for commissions to agents .....	\$43,868 04
Cash paid for salaries and expenses of managers and agents .....	8,993 25
Cash paid for medical examiners' fees .....	7,660 76
Cash paid for salaries and other compensation of officers and employees .....	14,046 79
Total pay account .....	74,563 84
Paid for dividends to stockholders .....	30,000 00
Paid for taxes and revenue stamps .....	6,354 98
Paid for rents .....	1,291 66
Paid for furniture, etc. ....	1,541 88
Other expenditures, viz: general expenses .....	12,082 07
Total cash expenditures .....	<u>\$156,001 84</u>

## BUSINESS IN MAINE.

Premiums received during the year .....	\$1,413 90
Losses and claims incurred during the year .....	530 00
Losses and claims paid during the year .....	<u>530 00</u>

## TRAVELERS' INSURANCE COMPANY.

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

## I. CAPITAL.

Capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

## ACCIDENT DEPARTMENT.

## II. ASSETS.

Loans secured by deeds of trust or mortgages on real estate.....	\$104,904 00
Stocks and bonds owned by the company, market value.....	804,019 00
Cash in office of company and deposited in banks and trust companies...	16,777 40
Interest accrued on cash loans and on bonds owned by the company....	14,800 38
Total admitted assets.....	\$940,500 78

## UNADMITTED ASSETS.

Cash in hands of officers and agents, due the company....	\$7,328 35
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## III. LIABILITIES.

Claims for death losses in process of adjustment or adjusted and not due.....	\$32,700 00
Claims for death losses and other policy claims resisted...	47,000 00
Total policy claims .....	\$79,700 00
Net present value of all outstanding policies in force Dec. 31, 1873 .....	183,628 94
Due on account of salaries, rents and office expenses .....	6,000 00
Liabilities as to policy-holders.....	\$269,328 94
Surplus as regards policy-holders ..	671,171 84
Total liabilities .....	\$940,500 78

## IV. INCOME DURING THE YEAR.

Gross cash received for premiums.....	\$708,511 12
Received for interest on cash loans.....	\$4,907 27
Received for interest on bonds owned and dividends on stocks	46,787 00
Discount on claims paid in advance.....	334 26
Total interest and dividend income.....	52,028 53
Cash income from other sources.....	13,320 04
Total cash income .....	\$768,859 69



## V. EXPENDITURES DURING THE YEAR.

Cash paid for death losses.....	\$138,800 00	
Cash paid for losses by injury.....	109,143 32	
Total cash paid to policy-holders.....		\$247,943 32
Cash paid for commissions to agents.....	\$185,904 95	
Cash paid for salaries and expenses of managers and agents.....	55,679 85	
Cash paid for salaries and other compensation of officers and employees.....	27,541 74	
Total pay account.....		269,126 54
Paid for dividends to stockholders.....		60,000 00
Paid for taxes and revenue stamps.....		10,436 97
Paid for rents.....		16,254 04
Paid for furniture, etc.....		445 05
Other expenditures, viz : general expenses.....		98,080 53
Total cash expenditures.....		<u>\$702,286 45</u>

## VI EXHIBIT OF POLICIES.

## (ACCIDENT.)

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31, 1872.....	42,841	\$100,171,215 00
Policies issued during the year.....	35,897	115,728,250 00
Totals.....	78,738	\$215,899,465 00
Deduct policies decreased and ceased to be in force.....	28,660	93,183,966 00
Total policies in force Dec. 31, 1873.....	50,078	<u>\$122,715,499 00</u>

Policies which have ceased to be in force during the year,  
with the mode of their termination :

	<i>Number.</i>	<i>Amount.</i>
Terminated by death.....	78	\$112,800 00
By expiry.....	28,582	93,071,166 00
Totals.....	28,660	<u>\$93,183,966 00</u>

## BUSINESS IN MAINE.

Policies in force Dec. 31, 1873, 878; amount insured.....	\$2,200,650 00
Policies issued during the year, 1,083; amount insured.....	2,714,400 00
Premiums received during the year.....	17,810 77
Losses and claims incurred during the year.....	9,975 50
Losses and claims paid during the year.....	9,975 50

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## **LICENSED AGENTS.**

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**LICENSED AGENTS OF LIFE AND ACCIDENT INSURANCE COM-  
PANIES AUTHORIZED TO TRANSACT BUSINESS IN  
THE STATE OF MAINE.**

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# LICENSED AGENTS

OF LIFE AND ACCIDENT INSURANCE COMPANIES AUTHORIZED TO TRANSACT  
BUSINESS IN MAINE.

## MAINE LIFE INSURANCE COMPANY.

### UNION MUTUAL LIFE INSURANCE COMPANY.

J. H. Williams .....	Augusta	L. H. Whitney .....	Portland
C. O. Burrill .....	Ellsworth	T. O. Winslow .....	Portland
William C. Donnell .....	Houlton	Otis Brown .....	Saccarappa
S. M. Deschines .....	Lewiston	A. C. Milliken .....	Tremont

## LIFE INSURANCE COMPANIES OF OTHER STATES.

### ÆTNA LIFE INSURANCE COMPANY.

A. G. Dewey, General Agent.....	Portland	A. W. Weatherby.....	Lincoln
David Cargill.....	Augusta	Albert J. Webb.....	Lowell
M. H. Angell .....	Bangor	George W. Smith.....	Mattawamkeag
J. S. Kimball & Son.....	Bangor	E. A. Gammon.....	Mechanic Falls
Silas S. Shaw.....	Bath	George A. Hopkins.....	Millbridge
Zina H. Blair .....	Bath	James W. Waldron.....	Oldtown
Philo Hersey.....	Belfast	Charles M. Gould.....	Orono
Samuel F. Gibson.....	Bethel	George K. Hatch.....	Pembroke
George G. Wight.....	Bridgton	George F. Junkins .....	Portland
William F. Jenks.....	Brownville	John M. Mitchell .....	Portland
J. W. Forsaith.....	Brunswick	Joseph S. Farrar .....	Princeton
William A. McGlinchey .....	Calais	E. H. & G. W. Cochran .....	Rockland
Fred Lewis.....	Camden	J. S. Partridge .....	Rumford Centre
Harrison Hume.....	Cherryfield	Jeremiah Mason .....	Saco
Henry L. Wood.....	Dexter	Henry W. Sargent.....	Sargentville
Fred A. Piper.....	Dix Island	John W. Caldwell.....	Sherman Mills
William L. Hughes.....	East Machias	John H. Plummer.....	South Berwick
Elias S. Kinney.....	Eastport	Micah Stockbridge.....	South Freeport
L. W. Trask .....	Grand Lake Stream	Asia Jones.....	Springfield
John H. Bradford.....	Houlton	John B. Stevens.....	Vanceboro'
A. M. Butler.....	Hurricane Island	Edmund P. Walker .....	Vinal Haven
George D. Crane.....	Kingman	James H. Burgess.....	Winn
Eben H. King.....	Lamoine		

### AMERICAN POPULAR LIFE INSURANCE COMPANY.

B. H. Mitchell, Gen'l Agt. W.	Waterville	John B. Hudson.....	Portland
W. H. Moore .....	Bangor	T. H. Dinsmore.....	Skowhegan
A. G. Page .....	Bath	C. A. Whiting .....	South Norridgewock
Edwin P. Hill.....	Bucksport	Joseph Percival .....	Waterville
C. A. Parsons .....	Hartland		

## BROOKLYN LIFE INSURANCE COMPANY.

Spaulding & Stuart, Gen'l Agts..Richmond | Adams & Coombs ..... Bath  
 Silas Adams.....Bowdoinham

## CHARTER OAK LIFE INSURANCE COMPANY.

S. H. McAlpine, Gen'l Agent....Portland | S. P. Crossman.....Lisbon Falls  
 J. B. Drake.....Bath | F. W. Smith.....Rockland  
 Cox & Field.....Belfast | E. P. Burnham.....Saco  
 B. L. Higgins.....Bowdoinham | J. H. H. Hewitt.....Thomaston  
 J. A. Hall.....Damariscotta | Henry Farrington.....Waldoboro'  
 R. B. Clark.....Eastport | M. M. Bartlett.....West Waterville  
 W. F. Lord.....Kennebunk

## CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Coffin & Fairbanks, Gen'l Agents..Bangor | B. W. Harriman.....Kent's Hill  
 M. W. Farr.....Augusta | John L. Bixby.....Lewiston  
 William P. Wadsworth.....Bath | T. H. Dinsmore.....Skowhegan  
 Joseph A. Lee.....Calais | Silas S. Hanley.....Thomaston  
 S. D. Leavitt.....Eastport | Henry Farrington.....Waldoboro'  
 William H. Morrison.....Farmington | L. T. Boothby.....Waterville  
 Josiah Maxoy.....Gardiner | Joseph Woods.....Wiscasset  
 Henry R. Millett.....Gorham

## CONTINENTAL LIFE INSURANCE COMPANY, HARTFORD.

G. L. Loomis, Gen'l Agt., Portsmouth, N.H | J. Larrabee.....Livermore  
 Lorenzo Oak.....Garland | Henry Sargent.....Sargentsville

## CONTINENTAL LIFE INSURANCE COMPANY, NEW YORK.

D. E. Hall, Gen'l Agent.....Auburn | Thomas Shorey.....Burlington  
 George H. McKechnie.....Alton | G. W. Lord.....Burlington  
 M. M. Andrews.....Auburn | G. F. Hill.....Corinth  
 Increase Robinson.....Auburn | H. A. Randall.....Dixfield  
 W. S. Fernald.....Auburn | Wilbur F. Mower.....Greene  
 F. H. Beal.....Augusta | John H. Otis.....Leeds  
 H. N. Brown.....Bangor | E. L. Richardson.....Newport  
 J. O. Brown.....Benton | Charles Hammons.....Stetson  
 J. F. Boardman.....Biddeford | H. A. Smith.....West Waterville  
 Byron Stevens.....Brunswick | N. E. Hall.....Winterport

## EQUITABLE LIFE ASSURANCE SOCIETY.

Roberts & Clark, Gen'l Agts....Portland | Joseph Knight.....Lovell  
 Frank E. Nye, Gen'l Agent.....Augusta | G. E. Morey.....Machias  
 I. M. Boardman.....Belfast | D. M. Elliot.....Portland  
 E. B. Hooper.....Biddeford | A. C. French.....Portland  
 James L. Whitney.....Burnham | C. O. Hayes.....Portland  
 George W. Thorndike.....Camden | C. G. Moffitt.....Rockland  
 J. O. Ela.....Conway Center, N. H. | J. S. McIntyre.....Solon  
 S. D. Wadsworth.....Cornish | E. W. Ayer.....South Watford  
 Eastman Bean.....East Otisfield | A. A. Beaton.....Vinal Haven  
 J. S. Maxey.....Gardiner | Ansel Bean.....Watford  
 Albert Gray, Jr.....Harrison | C. A. Allen.....Watford  
 O. M. Cousins.....Kennebunk | Thayer & Marston.....Waterville  
 Sylvester Garion.....Kennebunk Depot | George G. Hatch.....Wells Depot  
 Fred Hutchins.....Lewiston | E. D. Pratt.....Wiscasset  
 Calvin Crooker.....Locke's Mills | W. A. Skillen.....Yarmouth

## GLOBE MUTUAL LIFE INSURANCE COMPANY.

J. M. Kilgore, Gen'l Agt... Boston, Mass. | W. A. Pendleton.....Northport

**HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.**

A. G. Page.....	Bath	Joseph F. Land.....	Portland
D. E. Seymore.....	Calais	Silas C. Hall.....	Rockland
H. L. Robinson.....	Pittsfield, N. H.		

**JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY.**

N. S. Gardiner, Gen'l Agt.....	Portland	J. P. Cilley.....	Rockland
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**MANHATTAN LIFE INSURANCE COMPANY.**

Bray Wilkins.....	Fairfield
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**MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.**

Samuel F. Merrill, General Agent.....	Portland
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**MERCHANTS' LIFE INSURANCE COMPANY.**

Augustus H. Ford, Gen'l Agt....	Portland	Sheldon Mountfort.....	Portland
J. W. Green, Gen'l Agt.....	Bangor	Andrew J. Erskine.....	Rockland
A. G. Bradstreet.....	Bridgton	Otis Brown.....	Saccarappa
William E. Heath.....	Brunswick	George W. Pierce.....	So. Thomaston
A. L. Woodruff.....	Harrington	W. H. Hatch.....	Thomaston
E. T. Weeks.....	Portland		

**METROPOLITAN LIFE INSURANCE COMPANY.**

J. M. Kilgore.....	Belfast	William A. Pendleton.....	Northport
Henry L. Kilgore.....	Belfast	John Gilman.....	Unity

**MISSOURI VALLEY LIFE INSURANCE COMPANY.**

J. E. Jenks, Gen'l Agt.....	Portland	Garey & Shaw.....	Biddeford
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**MUTUAL LIFE INSURANCE COMPANY.**

W. D. Little, Gen'l Agt.....	Portland	John F. Woods.....	Farmington
Alonzo Leavitt.....	Alford	George B. Barrows.....	Fryeburg
Charles P. Wiggins.....	Bangor	Thomas Hancock.....	Gray
L. S. Alexander.....	Bath	A. E. Haley.....	Kennebunk
D. Q. Cushman.....	Bath	F. A. Wood.....	Lebanon
E. M. Carter.....	Bethel	John G. Cook.....	Lewiston
John M. Goodwin.....	Biddeford	Samuel R. Carter.....	Paris
Thomas U. Eaton.....	Brunswick	S. B. Haskell.....	Portland
William H. Pillsbury.....	Bucksport	H. C. Packard.....	Readfield
T. B. Barrett.....	Canaan	George F. Stearns.....	Richmond
E. W. Dunbar.....	Damariscotta	John Wakefield.....	Rockland
T. H. B. Pierce.....	Dexter	James Bell.....	Skowhegan
Charles C. Norton.....	Eastport	H. M. Bodwell.....	Solon
Henry W. Hutchins.....	East Livermore	L. P. Haskell.....	Waldoborough
S. D. Wiggins.....	Ellsworth	J. M. Studley.....	Warren
S. S. Chapman.....	Fairfield	George B. Sawyer.....	Wiscasset

**MUTUAL BENEFIT LIFE INSURANCE COMPANY.**

D. M. Howard.....	Bangor	Warren Sparrow.....	Portland
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## NATIONAL LIFE INSURANCE COMPANY.

F. M. Drew .....	Augusta	C. G. Moffitt .....	Rockland
E. B. Hooper .....	Biddeford	E. P. Burnham .....	Seaco
John W. Munger .....	Portland	J. B. Nealley .....	South Berwick

## NATIONAL LIFE INSURANCE COMPANY OF THE U. S. OF A.

Philo Hersey .....	Belfast	Rollins & Adams .....	Portland
Walter N. Gay .....	Biddeford	George W. Berry .....	Rockland
Edward J. Merrill .....	Farmington		

## NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.

James M. Palmer, Gen'l Agt .....	Portland	H. K. Baker .....	Hallowell
S. P. Johnson .....	Bangor	Edward Madigan .....	Houlton
C. M. Plummer .....	Bath	C. F. Dunlap .....	Lewiston
V. C. Tarbox .....	Bath	L. L. Keith .....	Machias
C. W. Ross .....	Biddeford	J. W. Munger .....	Portland
S. D. Wadsworth .....	Cornish	Hall & Stoutenburg .....	Richmond
J. L. Parker .....	Dedham	E. H. & G. W. Cochran .....	Rockland
Edward A. Frink .....	Deer Isle	Alva Shurtleff .....	South Paris
D. L. P. Babb .....	Eastport	Thayer & Marston .....	Waterville
C. C. Norton .....	Eastport	C. R. Harraden .....	Wiscasset
George S. Hill .....	Exeter		

## NEW YORK LIFE INSURANCE COMPANY.

W. F. Morrill, Gen'l Agt .....	Portland	Freeland Howe .....	Norway
M. W. Farr .....	Augusta	A. W. Hall .....	Wiscasset
W. F. Garcelon .....	Lewiston		

## NORTH AMERICA LIFE INSURANCE COMPANY.

M. L. Stevens, Gen'l Agt .....	Portland	E. H. Cass, Gen'l Agt .....	Bangor
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## NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

James B. Moody .....	Bangor
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## PHOENIX MUTUAL LIFE INSURANCE COMPANY.

J. Reynolds, Gen'l Agt .....	Portland	Warren Fales .....	Rockland
John S. Kimball .....	Bangor	E. P. Frost .....	Springvale
A. G. Page .....	Bath	A. E. Howard .....	Waldoborough
Albert M. Austin .....	Buckfield	L. T. Boothby .....	Waterville
J. O. Eldridge .....	Bucksport	D. F. Small .....	West Falmouth
N. H. Higgins .....	Ellsworth	Noah Hall .....	West Peru
J. F. Charles .....	No. Fryeburg	B. H. Mitchell .....	West Waterville
Amasa Howe .....	Presque Isle		

## REPUBLIC LIFE INSURANCE COMPANY.

W. W. Cushman, Gen'l Agt .....	Biddeford	A. C. French .....	Portland
W. G. Duren .....	Bangor	G. M. B. Sprague .....	Vanceboro'
D. E. Seymore .....	Calais		

SECURITY LIFE INSURANCE AND ANNUITY COMPANY.

S. O. Purinton, Gen'l Agt.....	Lewiston	F. E. DeMerritt .....	Lewiston
Lyman Keen.....	Atkinson	Oliver Welch.....	Lewiston
M. F. Ricker.....	Canton	S. D. Atwood.....	Medfield
M. G. Prentiss.....	Foxcroft	H. N. Brown.....	Portland
W. E. Gibbs.....	Glenburn	R. W. Wilson.....	So. Levant
W. W. Sanborn.....	Lewiston	Charles Hammons.....	Stetson
W. F. Morrill.....	Lewiston		

STATE MUTUAL LIFE ASSURANCE COMPANY.

W. B. Lapham.....	Augusta	J. W. Snow.....	Hallowell
Isaac W. Patten.....	Bangor	A. E. Haley.....	Kennebunk
W. P. Wadsworth.....	Bath	H. W. Blake.....	Lagrange
Garey & Shaw.....	Biddeford	Dow, Coffin & Libby.....	Portland
A. C. Hibbard.....	Bucksport		

TRAVELERS' INSURANCE COMPANY, (LIFE DEPARTMENT.)

A. J. Chase, Gen'l Agt.....	Portland	H. M. Bryant .....	Lewiston
David Cargill.....	Augusta	John Safford.....	Monmouth
Chadwick & Hammatt.....	Bangor	Freeland Howe.....	Norway
D. M. Howard.....	Bangor	G. W. Stetson.....	Pembroke
S. W. Collins.....	Bangor	W. D. Little & Co.....	Portland
W. P. Wadsworth.....	Bath	Prentiss Loring.....	Portland
M. S. Staples.....	Belfast	A. C. French.....	Portland
E. B. Hooper.....	Biddeford	E. H. & G. W. Cochran.....	Rockland
J. L. Brown.....	Bowdoinham	J. P. Cilley.....	Rockland
H. A. Sherey.....	Bridgton	F. W. Smith.....	Rockland
Levi L. Lowell.....	Calais	Willis Mason.....	Saco
W. H. Allen.....	Calais	T. H. Dinsmore.....	Skowhegan
S. D. Leavitt.....	Eastport	W. H. Wheeler.....	So. Paris
C. C. Burrill.....	Ellsworth	J. H. H. Hewitt.....	Thomaston
H. K. Morrell.....	Gardiner	C. P. Rodman.....	Waldoborough
M. W. Farr.....	Hallowell	L. T. Boothby.....	Waterville
J. H. Bradford.....	Houlton	T. Dudley.....	Wilton
W. C. Donnell.....	Houlton	Fred Atwood.....	Winterport
C. F. Dunlap.....	Lewiston		

UNITED STATES LIFE INSURANCE COMPANY.

John B. Powell, Gen'l Agt. Hartford, Conn.	Charles H. Perkins.....	Lewiston
Wedgwood & Stone.....	Biddeford	

UNIVERSAL LIFE INSURANCE COMPANY.

Plaisted & Clark.....	Bangor	E. H. C. Hooper.....	Biddeford
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WASHINGTON LIFE INSURANCE COMPANY.

W. F. Garcelon.....	Lewiston
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ACCIDENT INSURANCE COMPANIES.

RAILWAY PASSENGERS' ASSURANCE COMPANY.

Joseph Littlefield.....	Auburn	D. M. Howard.....	Bangor
David Cargill.....	Augusta	William Flowers.....	Bangor
G. W. E. Barrows.....	Bangor	C. S. Pearl.....	Bangor



W. P. Wadsworth.....	Bath	Freeland Howe.....	Norway
N. Stiles.....	Bath	L. W. Haskins .....	Oldtown
R. Small & Son.....	Biddeford	A. D. Mitchell.....	Pittsfield
George B. Goodwin.....	Biddeford	W. D. Little & Co.....	Portland
M. W. Clark.....	Danville Junction	D. H. Blanchard.....	Portland
George Hamilton .....	Dexter	A. J. Chase.....	Portland
J. W. Robinson .....	Dover	J. C. Furnival.....	Portland
D. V. B. Ormsby.....	Farmington	Rollins & Adams.....	Portland
H. K. Morrell.....	Gardiner	N. J. Grace.....	Portland
James Lowe.....	Gardiner	A. Blanchard.....	Richmond
William C. Donnell.....	Houlton	G. A. Carter.....	Saco
John Given.....	Lewiston	T. H. Dinmore & Co.....	Skowhegan
W. F. Garcelon .....	Lewiston	A. Hersey.....	So. Paris
C. F. Dunlap.....	Lewiston	G. H. Graves.....	Vassalborough
S. O. Wood.....	Lewiston	L. T. Boothby.....	Waterville
S. F. McKay.....	Newport	C. P. Rodman .....	Waldoborough

## TRAVELERS' INSURANCE COMPANY, (ACCIDENT DEPARTMENT.)

Same as Life Department.

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